

THE ANDOVER TOWNSMAN

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ANDOVER, MASSACHUSETTS MARCH 28, 1924

VOLUME XXXVII NUMBER 25

LECTURE-RECITAL AT FREE CHURCH

Ben Franklin Allen Gives Readings From "The Fool" at Mid-week Meeting of Free Church Held Under Auspices of X. B. K.

"What would happen today if a man tried to live like the Master?" This is told by the drama called "The Fool" written by Channing Pollock and read by Ben Franklin Allen at the Free church on Wednesday evening. Mr. Allen is a reader of rare dramatic power and his lecture-recital of the play was illustrated by one hundred colored slides especially posed by the cast which produced the play in New York.

Mr. Pollock is not a new playwright, but has been the author of eight or ten Broadway successes including musical comedies, mystery plays and revues. "The Fool" was refused by many managers and finally produced by the author himself. It was witnessed by a third of a million people in New York City and is now being played by twelve companies in the United States and by three in foreign countries.

Previous to the reading, Mr. Allen spoke briefly of the American theatre movement. Until recently our best plays have been drawn from English sources, but now American authors are beginning to write great plays and our theatres already lead in scenic effects and stage accoutrements.

Due in large part to the work of Mr. Pollock, Mr. Allen believes that the taste of the theatre-going public is undergoing a radical change and that worth-while plays are being produced in greater numbers each year.

When a history of the American theatre movement is written fifty or a hundred years hence, the work of three authors will be included; that of Charles Rann Kennedy who wrote the first great religious and devotional drama, "The Servant in the House", as well as "The Chastening" and "The Terrible Meek"; Eugene O'Neill who is the author of an entirely new type of serious and realistic drama which has been produced in Moscow, Berlin, Paris, Milan and Tokyo, including "The First Man", "Beyond the Horizon", "Anna Christie" and "The Hairy Ape"; and Channing Pollock whose outstanding play is "The Fool."

The presentation on Wednesday evening was arranged under the auspices of the X. B. K. fraternity and was heard by a small but appreciative audience.

Whist and Dance for Benefit of Parochial School

At a meeting of Court St. Monica, C. D. of A., in the K. of C. rooms, Monday evening, plans were made for a public whist party and dance, to be held for the benefit of St. Augustine's parochial school, Monday evening, April 21, in the K. of C. hall.

Miss Marie Daley is chairman of the committee and the members will strive to make the affair the banner event of the year. Many valuable prizes will be awarded the winners at whist and there will be many unique features and novelties for the dance. Tickets may be had from any member of the court.

PUNCHARD BASKETBALL

Girls' Team Defeats Methuen and Claims County Championship—Boys' Team Defeats St. Joseph's

By defeating the Methuen High school girls' basketball team Wednesday in the Andover Guild house, the Punchard high school girls' team claim the championship of Essex county, having won every school game in their schedule.

The two teams were considered the best of their size, and the interest was keen. The game was well fought out throughout the periods and the final score was 32 to 14 in favor of the Punchard girls. Each one of the local girls played excellent basketball and from the start of the game the outcome was never in doubt. Nettie Pritchard was the outstanding star of the game scoring 22 of Punchard's total.

The teamwork was excellent and both Eleanor Downs and Nettie Pritchard displayed an excellent passing game, scoring baskets with ease. Miss Gillespie and Eleanor Flint easily outplayed their opponents and their passing was the means of the splendid victory for they kept the ball on Methuen's side of the court practically all the game and prevented Edith Hart from having many chances to score.

Captain Ruth May opposed by Captain Edith Hart of the Methuen team played her best game in her basketball career and gave her Methuen rival a very busy afternoon. Miss Hart scored all of Methuen's goals, but did not shine in her usual fashion as the Punchard team managed to keep the ball most of the game. Miss Carter outplayed her opponent and gave her no chance to try for goals.

The victory was the 11th straight win over high schools in this vicinity. This year's Punchard girls' team is probably the best team ever representing the school. Coach Pardon L. Overton in his first year has developed not only an excellent team but has promise of continued success for next year's five will have several of the substitutes who have played in many of the games this season, and with the experience gained will uphold Punchard's reputation on the court.

The summary:
PUNCHARD
N. Pritchard, r.f.
E. Downs, M. Sullivan, l.f.
G. Gillespie, j.c.
E. Flint, c.
E. Carter, r.b.
R. May, lb.
Scores: Punchard 32, Methuen 14. Goals from floor, N. Pritchard 11, E. Downs 6, E. Hart 8. Referee, Alex Macbeth. Time, 20-minute periods.

The statistics of the Punchard girls' (Continued on page 5, column 3)

LOCAL NEWS NOTES

Mrs. Joseph F. Cole is ill at her home on Hidden road.

E. Burke Thornton is reported recovering from a severe attack of the grippe.

Charles Kierstead has purchased the Eastwood house on Morton street.

Philip Wainwright, who formerly resided on School street, is visiting friends in town.

John Barrett, a student at Pinkerton academy, is visiting his home on Central street.

Allan Buttrick, a student at the Philadelphia Textile school, is visiting his home on Wolcott avenue.

Miss Kathrine Weeks, a student at Wheaton college, is at her home on Wolcott avenue, over the week-end.

Miss Minerva Ramsdell, a student at Smith college, is spending the spring recess at her home on Summer street.

Mr. and Mrs. Bateson are occupying the house on Maple avenue, recently vacated by James P. Christie and family.

Miss Marjorie and Leonard Sherman, Jr., who are students at Pinkerton academy, are at their home on Main street, for the Easter vacation.

Mrs. Wright H. Stafford and her daughter, Miss Ruth Stafford of Wolcott avenue, are enjoying a week's stay at Atlantic City and New York.

Mr. and Mrs. F. H. Foster returned on Saturday to their home on Central street, after spending five months in California, Honolulu and Mexico.

A reduction in wages effective as of Monday, March 24, has been posted by the Smith and Dove Mfg. Co. The reduction will affect 500 employees.

Rev. Arthur S. Wheelock of the Free church was the speaker at the monthly meeting and luncheon of the Haverhill Ministers' association Wednesday. Rev. Mr. Wheelock took for his subject, "Shall Our Churches Make a Larger Use of the Lenten Season?"

To present an impressive pageant which has been successfully given at Northfield and in other places, and also in the hope of partially replenishing its treasury, the Andover C. E. Union is planning for the presentation of a series of scenes entitled "The Striking of America's Hour" to be given in the South church auditorium on April 6.

A number of local young men connected with the American Woolen Company office will hold a series of informal dancing parties in the November clubhouse. The first of these affairs will be held Tuesday evening, April 1. Music will be furnished by Barnes' Ramblers orchestra. The members of the committee in charge are Joseph G. Wright, Edward Dodge, and Ashley Barnes.

LOCAL NEWS NOTES

Coming Events

6.30 p.m. South church vestry. Supper served by I. B. G. society followed by X. B. K. minstrel.

8.00 p.m. Town hall. Dance under auspices of Masonic club.

8.00 p.m. Odd Fellows hall. Whist party under auspices of Indian Ridge Rebekahs.

TUESDAY
8.00 p.m. Punchard hall. Bird imitations by Charles Crawford Gort.

Robert Low of Beverly, visited relatives in town Tuesday.

Miss Violet Cole of Abbot street, is visiting relatives in Jamaica Plain.

Everett Lawrence, a junior at Bates college, is visiting his home on Lewis street.

Eric Chandler, a junior at Bates college, is at his home on South Main street, for a few days.

The officers of the degree staff of Indian Ridge Rebekah lodge held a rehearsal in I. O. O. F. hall Monday evening.

Bernard Sullivan a student at Westbrook seminary, Maine, is spending the spring vacation at his home on Morton street.

Miss Mary Bell and Miss Alice Bell of Bartlett street, with their brother, Joseph Bell of Boston, are enjoying a stay at Atlantic City, N. J.

S. T. Stevens of Eholt, B. C., Canada, visited at the home of his brother, W. A. Stevens of Summer street, for the week-end. He sailed for England on Sunday.

A son, John Thomas, was born on Friday, March 22, at the Anderson sanitarium to Mr. and Mrs. Stanley C. Hickok of 94 Elm street. Mother and child are doing well.

Indian Ridge Rebekah lodge will hold a two-day rummage sale in the vacant store next to the Postoffice on Essex street, April 4 and 5. The sale will be for the benefit of the Andover Fraternal association fund. Mrs. Frank S. Valentine is chairman of the committee.

Patrick Daly of Buxton court, was the victim of an accident Monday when he fractured his left leg in falling from a wagon, which overturned on Highland road. The injured man was taken to his home and medical aid summoned, and he was ordered removed to the Lawrence General hospital.

Robert Blissett, the three-year-old son of Mr. and Mrs. Duncan Blissett of 98 North Main street, narrowly escaped serious injury last Friday, when a truck operated by Edward Dunwoodie and owned by Marland Mills struck the child, knocking him down. Upon examination by a physician it was found that with the exception of a slightly bruised ankle no other injury resulted.

LOCAL NEWS NOTES

Charles W. Ward of Brookline, was a visitor in town Tuesday.

Albert Dimick of Bates college is visiting his home on Salem street, for a few days.

John S. Anderson, the well-known blacksmith, is ill at his home on Chestnut street.

The meeting of the Andover C. E. Union will be held next Monday, March 31, in the Baptist church.

Miss Helen E. Bodwell of Orange, N. J., is visiting her sister, Miss Myra Bodwell, at her home on Main street.

Joseph Monan of Hebron academy is at his home on Maple avenue, for the Easter vacation. He is entertaining a classmate, Ricardo Sosa.

The final play-off in the series of whist parties held for the building fund of the Andover Historical society will be held sometime during Easter week.

The I. O. O. F. lodge held their final meeting in their present quarters in the Musgrove building Wednesday evening. Routine business was transacted.

The Masonic club will hold a dance in the town hall this evening. Siskind's orchestra will furnish the music for dancing which will be enjoyed from 8 to 12 o'clock.

The Lawrence General hospital sewing committee will meet on Tuesday, April 1, at the United Presbyterian church, corner of Haverhill and Hampshire streets, Lawrence.

A whist party will be held in Odd Fellows' hall this evening by a number of members of Indian Ridge Rebekah lodge in aid of their quota for the Fraternal building fund. There will be valuable prizes and refreshments will be served.

The regular fortnightly meeting of the A. P. C. sorority of the South church was held Thursday evening at the home of Mrs. J. Albion Burt, 72 Chestnut street.

The hostesses for the evening were Miss Ruth Abbot, Miss Phyllis Cunningham, Miss Margaret Bullock, Mrs. George M. Collins and Miss Esther L. Colby.

At the recent meeting of women deans in Chicago, Miss Miriam F. Carpenter, Appointment Secretary and Advisor of Women at the Harvard Graduate School of Education, gave a talk at one of the sessions on "The Training and Qualification of Deans." She was elected secretary-treasurer of the National Association of Appointment Secretaries.

FATHER AND SON BANQUETS

Men and Boys of South and Free Parishes Enjoy Gatherings Held Last Friday Evening—Addresses and Games Follow Supper

HONOR PAST PRESIDENT

Members of Auxiliary to Andover Post No. 8, American Legion Present Gift to Mrs. Cheney

Mrs. Fred G. Cheney, past president of the Woman's Auxiliary, to Post 8, American Legion, was presented last evening with a beautiful cut-glass vase and a bouquet of carnations in appreciation of her efficient services to that organization. Mrs. Cheney accepted the gift from the hands of Mrs. Freeman Abbott, president of the auxiliary, and expressed her gratitude to her fellow-members for the gift.

At the business meeting, it was voted to cooperate with the members of the Legion in the sale of poppies during the last week in May. A whist party will be held jointly with Legion members at headquarters on Monday, April 7. The members of the committee in charge are Mrs. Ralph Berry, Mrs. Frank Valpey, Mrs. John Henderson, James Fairweather, Harry Hilton, and Ralph Berry.

At the close of the meeting, refreshments were served by Mrs. Franklin Valentine, Mrs. Ness and Mrs. Freeman Abbott.

Fires over Week-end
Two alarms from Box 46, one on Saturday afternoon and one on Sunday morning brought out the fire apparatus to fires in the vicinity of Andover hill.

The fire on Saturday afternoon was a slight blaze that was burning the woodwork under the piazza at the home of Dr. Claude M. Fuess at the corner of Phillips and Main streets. Very little damage was done.

While returning from the fire, the triple pump was struck by a truck owned by the Webster Grain Co., near the junction of School and Main streets. The brakes on the Webster Co. truck refused to hold. No damage resulted to the pump, but the grain company's machine was somewhat damaged.

On Sunday morning the alarm was for a fire on the roof of the Agnes Park house on Main street. About \$25 damage was done. A still alarm on Saturday afternoon just after 5 o'clock was for a fire in an automobile belonging to L. Kibbee of Ballardvale which backfired just outside the Shorten garage.

The annual Father and Son night held by the South church men's club drew about 175 fathers and boys to the vestry Friday evening, where an excellent supper provided by Caterer A. P. Weigel was served by a committee of the church women.

The menu comprised tomato bisque, chicken pie, mashed potatoes, pineapple and banana fritters, green peas, rolls, coffee, ice cream and cake.

Forty new members were received into the club, including thirty-five Shawheen Village residents.

President Arthur Bassett of the Men's club presided and prayer was offered by G. Edgar Folk.

The speaker of the evening was Captain Armistead Rust of the U. S. S. Nantucket, the training ship for the apprentices who desire to serve the course to qualify as candidates to man the merchant ships of commerce.

Capt. Rust described the training cruise which the Nantucket took last summer to the Mediterranean, and something of the ports visited including Fayal, Gibraltar, Syracuse, Italy, Athens, Greece and Alexandria, Egypt.

The ladies who so efficiently served the supper provided for the fathers and sons included Mrs. David Shaw, Mrs. F. G. Moore, Mrs. Arthur Bassett, Mrs. P. Bartlett Whittemore, Mrs. George M. R. Holmes, Mrs. Frank L. Brigham, Mrs. J. Allison Morse, Mrs. Chester W. Holland, Mrs. Frank L. Cole, Mrs. Philip French, Mrs. P. W. Partridge, Mrs. Hugh Bullock, Mrs. W. H. Gibson.

"The best yet" is the verdict of the large crowd of men and boys who attended the annual celebration of "Father and Son Night" last Friday in the Free Church parish house.

From start to finish the entire programme was thoroughly enjoyed. The X. B. K. boys deserve much credit for their success in the affair. Rev. A. S. Wheelock presided very happily and kept the audience in a smiling mood by his introductions and announcements.

The committee were exceedingly fortunate in the choice of their speaker, H. W. Gibson, State Y. M. C. A. Secretary of Boys' Work. His witty stories and descriptions of boy life and his wise advice to both the fathers and the sons will not soon be forgotten and must prove of positive help to his hearers.

(Continued on page 2, column 5)

See Special Before Easter Sales on Page Three

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8 oz. " " .30c ea., 2 for 45c

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Royal " " Pts. 55c ea., 2 for 95c

35c New Castanea Nuts 2 lbs. 35c

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18c Chipped Beef, Jars 2 for 25c

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THEATRES

ANDOVER COLONIAL THEATRE

To-day
Anita Stewart in "The Invisible Fear."
Wm. Desmond in "Breathless Moments."
Aesop's Fables.

Tomorrow
Wesley Barry in "The Country Kid."
H. C. Witwer's "Leather Pushers."
Comedy.
Pathe News.

Monday-Tuesday Mar. 31, Apr. 1
"Lucretia Lombard" with Irene Rich.
Mack Sennett Comedy.
Topics of the Day.

Wednesday, Apr. 2
"Hollywood" with all leading stars of Hollywood.
"The Way of a Man" by the author of the "Covered Wagon."
Century Comedy.
Pathe News.

Thursday, Apr. 3
Douglas Fairbanks Jr. in "Stephen Steps Out."
"Heritage of the Desert" with special cast.
Christy comedy.

Friday, Apr. 4
Katherine MacDonald in "The Scarlet Lily."
"Broken Wings" with Kenneth Howland.
Aesop's Fables — Felix the Cat.

Saturday, Apr. 5
"To The Last Man" a Zane Grey Special.
H. C. Witwer's "Leather Pushers."
Comedy.
Pathe News.

"Lucretia Lombard," the screen adaptation of the novel of the same name by Kathleen Norris, is scheduled for two days run at the Colonial theatre, Monday and Tuesday, March 31, and April 1, with Monte Blue and Irene Rich heading a distinguished cast of players.

In book form, the story enjoyed enormous vogue, being hailed as one of the most striking novels of the past decade. It deals with a young and pretty woman tied down to an old unlovable mudgeon of an old man, who is an invalid and needs constant care. As a result, the woman is deprived of all the joys and riches held by life, and feels youth slipping down the retrograde till she meets the man of her heart.

In casting the players, Director Jack Conway and Producer Harry Raskoff considered every star of note, to get true characterizations. Monte Blue and Irene Rich were the pick.

The picture brings out the wretchedness of a loveless marriage. Lucretia, still young and pretty, finds herself cheated, the wife of a confirmed invalid who bullies her. An extra stolen dose of opiate administered by him ends the life of her husband — and she is free, but only to find herself embroiled in a triangle so hectic that her former difficulties seem as nothing.

How two women battle for the love of a man, and how fate steps in at the eleventh hour, staging a spectacular forest fire to settle the drama, is shown in this Warner Brothers Classic of the Screen.

It is said that no pains have been spared to make "Lucretia Lombard" as great a picture, as it was a great book. Critics who have already viewed the picture say it is a triumph in every respect.

Monte Blue and Irene Rich will be remembered everywhere for their brilliant work in "Brass," the screen adaptation of Charles G. Norris, who is the husband of the author of "Lucretia Lombard."

Others in the cast are Marc McDermott, Alec B. Francis, John Roche, Lucy Beaumont, Otto Hoffman and Norma Scheerer.

Entertained at Bridge and Tea

Mrs. Fred H. Eaton of 66 Central street, entertained at tea on last Friday afternoon, in honor of Miss Mildred Frost, daughter of Mr. and Mrs. Archie N. Frost of Salem street. Miss Frost's engagement to James Eaton has recently been made public and during the afternoon about two hundred friends called to extend their congratulations. Assisting Mrs. Eaton in receiving the guests was Mrs. Archie N. Frost as well as the guest of honor.

The tea tables were in charge of Mrs. Frederic N. Chandler, Mrs. Joseph E. Walworth, Mrs. Bartlett H. Hayes, and Mrs. Andrew Lawrie. The young ladies who assisted in serving were: Mrs. James K. Seiden, Mrs. Alden Foss, Misses Abigail Eaton, Natalie Bartlett, Barbara Clay, Elizabeth Eaton, Dorothy Hayes, Carolyn Pickands, Eloise Singleton, Bettie Newell and Lucia Newell.

Check for Fire Department

Charles F. Emerson, chief of the Fire department, recently received a letter of thanks and a check for \$50 from the Treat Hardware Co. of Lawrence, in appreciation of the prompt and efficient service rendered at the recent fire at their establishment. The money will be placed in the Relief association treasury.

Chief Emerson also received the following letter of thanks from the city of Lawrence:

"Dear Sir:—
At a meeting of the city council of Lawrence, held March 17, 1924, it was unanimously voted to instruct city clerk to express to you and the members of your force the gratitude of the City of Lawrence for the aid rendered by you at the recent fire in the Brechin block.

"It therefore, gives me great pleasure on behalf of the City of Lawrence to carry out the desire of the city council and extend to you our appreciation of your assistance and assure you that the same kind of service will be willingly rendered you whenever you might need it.

"Very truly yours,
(Signed) "EDWARD J. WADE,
"City Clerk, Lawrence, Mass."

Andover Guild Girls Win

The Guild Girls' basketball team journeyed to Salem, N. H., last Friday evening, and easily defeated the Salem girls' aggregation by a score of 22 to 9. This was the second defeat administered by the Guild team over their opponents. Anne Ness and Jean MacLeish starred and scored the majority of the goals for the Guild.

Miss Nettie Pritchard of the Punched girls played part of the game and scored a basket.

The summary:
SALEM, N. H. GIRLS
A. Ness, l.f. e.g. D. Clark
J. MacLeish, N. Pritchard, r.f.
l.g. R. Ebert
c. A. Hird

P. Haddon, c.
s.c. A. MacAskill, W. Kimball
S. MacLeish, l.g.
E. Smith, r.g.
l.f. H. Marshall

Baskets from floor: Ness 5, J. MacLeish 6, N. Pritchard 1, Jessie Bisset 1, H. Marshall 2, A. Cole 1, goals from fouls: A. Ness 1, Jean MacLeish 3. Referee: Miss Allen.

FATHER AND SON NIGHT

(Continued from page 1)

Secretary Pince of the Boys' department in the Lawrence Y. M. C. A. added to the evening's pleasure by his remarks and by his leading of the motion song "Under the Spreading Chestnut Tree."

Seldom has the room rung with such hearty singing as the X. B. K. boys gave when they sang their Grenfell chapter song and when the whole company joined in singing "Son and Dad's Day."

The full programme is given below:

Invocation Rev. F. A. Wilson
Banquet
Grenfell Chapter song
Introductory Words Rev. A. S. Wheelock
Welcome, President of the Chapter

Response by a father James H. Morton
Address William J. Mitchell
Song—"Son and Dad's Day" H. W. Gibson
Piano Solo By the Company
Remarks Alexander P. Black
Motion song—"Under the Spreading Chestnut Tree" Secretary J. Franklin Pince

Game contests between the men and the boys
The boys won in the spelling match, and the men in the overcoat and clothespin relays.

Ladies of the Benevolent Society served the excellent banquet with the following "Conundrum" menu—
Mutat Puos, Clod Mah, Shamed Tootap, Egern Sape, Slori, Scepkil, Fefcoe, Keca, Cie Ramec, Stun, Merspitpenp, Trawe.

The X. B. K. committee in charge of the evening's programme were Rev. F. A. Wilson, William Barnett, Stewart Fraser, Jr., Alfred K. Harris, James H. Morton and Wilfred R. Swenson.

Clan Johnston Roll Call

Clan Johnston 185, O. S. C. held its annual roll-call last Friday night in Garfield hall with a large attendance of members. Alexander Valentine, chief of the clan, presided and Secretary William Barnett called the roll.

At the business session three candidates were initiated and two applications received. Clan Johnston is rapidly forging ahead in membership and has for the past year been on the honor roll of the clans of the country, published in the Fiery Cross, the official publication of the order. The membership is now nearing the 250 mark and is the fourth largest fraternal organization in town. With the membership drive on the 300 mark is the goal.

After the business session a very interesting lecture on Scots and Scotland was given by Ignatius MacNulty, chairman of the labor department of the American Woolen Company. The lecture was thoroughly enjoyed and the speaker was given a rousing vote of thanks.

The next meeting of the clan will be held in the new Fraternal building on Park street on Friday evening, April 4.

Refreshments were served by the committee, James Benvie, chairman; Alexander Valentine, chief; James Sorrie, Edward Fearn, Robert Goodall, Thomas Neal, George B. Petrie and John McGrath.

Successful Food Sale

Another successful sale was held in Crowley's men's furnishing store last Friday afternoon, under the direction of the ladies of St. Augustine's church. Besides home-cooked food there were aprons and other fancy articles on sale. About \$125 was realized.

The prize ham was won by Miss Catherine Gallagher of Essex street. Today there will be another ham and a tub of butter as prizes.

Those in charge of the sale last week were: Miss Margaret Curran, Mrs. Mary Adams, Mrs. W. H. Welch, Miss Edith Stack, Mrs. David Hartigan, Mrs. William Navin, Mrs. Peter Cunningham, Mrs. Patrick Barrett, Mrs. Michael Macartney, Mrs. John Leary, Miss Lucy Lessus.

Summoned Home by Tragedy

Frank P. Wingate, notified of the tragedy in his home in Arlington, N. J., where his father killed himself after shooting his mother, left Phillips Academy last Friday for his home.

Like his brother, Roy W. Wingate, Jr., ex-Princeton star, he has been prominent in athletics here and captained this year's swimming team. He was also on the football team. His brother, Willie, while at Andover, was one of the most popular students and captained the football team. He was one of the best quarterbacks Andover ever had.

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Andover Post American Legion to Hold Banquet

Plans for a banquet followed by after-dinner speeches to be held the latter part of April were made at a meeting of Andover Post 8, American Legion, held at headquarters, Tuesday evening. The following committee to arrange the details was appointed: Commander Frank P. Markey, Paul M. Cheney, P. Edward Wilson, George Walsh and Dr. J. J. Hartigan.

Plans were talked over for Memorial day, and it was decided to sell poppies about that time for the post. The matter of having a relief fund for the sick was talked over.

On April 6, the Legion will hold a radio night, and the rooms will be open from 8 on Sunday evening until 3 Monday morning to listen to some special programs over the radio.

Following the meeting, refreshments of cheese, doughnuts and coffee were served by the house committee with Harry Hilton and James Fairweather in charge.

The Future of Co-operative Banks

Frank P. Bennett, Jr., Editor of the United States Investor, speaking before the Massachusetts Co-operative Bank League in Boston recently, gave such a comprehensive resume of the past history and future possibilities of co-operative banks in Massachusetts that it seems worth while to reprint, at a time when Andover is forming its first bank of this description, some extracts from his remarks. The Shawshen Co-operative Bank, with over 6,000 shares subscribed will open its first series of shares for public subscription on April 3.

Mr. Bennett spoke in part as follows: I speak quite seriously when I say that I have regarded my coming here today as a pleasure, but even more as a privilege. An industry which represents 213 individual institutions, with over \$250,000,000 of assets, and over one-third of a million members, does not meet once a year primarily for merry-making. Yours is an industry that is now well beyond the age of swaddling clothes. About forty-five years have passed since the first co-operative bank of Massachusetts began business and more than thirty years have passed since Governor Brackett made the welfare of co-operative banks a primary article of his political creed. With the passage of those years, your industry has grown to full manhood, with all of the stature, the rounded figure, and the poise of maturity. What is more to the point for our present discussion, it has acquired vision, the power to look back into the past for lessons, and into the future for chances to serve, and that is the quality which justifies my topic of today.

Banking, whether for deposit and discount, or co-operative banking, is an art that does not stand still. It lives in a world that is never at rest. All about us, industries are changing. Some are becoming decadent, like the art of carriage-making or hand-weaving, because invention has taught man a better way. Some are new, like automobile manufacturing, or the radio, and man has no adequate idea as yet, of the multitude of services to which the next few years will adapt these marvelous inventions. But there are other industries that do not become archaic and pass out of use, with the carriage or hand-loom, and yet do not change suddenly, as transportation is changing, with the advent of the automobile, or as the channels of communication are changing with the coming of the wireless method. These other industries merely adapt themselves to the changing times, dropping some old idea here, or adding some new department there, so as to be quite abreast of human needs. Banking is an art of this kind, changing in its ways as years come and go, discarding old methods which the present cannot tolerate, installing new methods which increase the value of banking to humanity, and yet remaining in many respects the same old industry at heart, with safety as its cardinal principle, and conservatism as its governing force.

Commercial banking, savings banking, co-operative banking, each of them has many outward signs today, which make it seem unlike the industry that bore the same name thirty years ago. Yet none of them has ever wandered very far afield from the course which was designed for it, when it began to function, 300 years, or 100 years, or 45 years ago, as the case may be, for each different kind of banking. It is probably true that co-operative banking, at least as practiced in Massachusetts, has undergone less change, in the last thirty years, than the other kinds of banking.

The national bank that I knew as a boy, just entering college, was a simple institution, receiving its deposits for the most part only from business houses, and opposed on principle to paying interest on balances. It even the best customer of that time, and suggest to his national bank that it act as executor of his will or trustee of his property, or that it accept the savings deposit of his son or daughter, he would have been courteously but firmly told that national banks did not exist to render such service. He would have been sent to a reliable trust company or excellent savings bank, with the national bank's blessing. Today, the national bank without a savings department or a trust department, or the numerous other functions now common to department banking, is the exception rather than the rule, and the customer who brings his balance to a national bank, but takes his trust business and savings account elsewhere, must look long ere he will receive that national bank's blessing.

The trust company whose vigorous and sometimes unfair competition has really been the cause of change in the national bank's business, has likewise been greatly altered. The typical trust company is no longer content to be simply the trustee and executor, carrying a side line of personal or very inactive deposits, as the laws originally intended trust companies to be. It is a departmental bank, just as like the national bank as the statute will permit it to be, and seeking all the time, with a large degree of success, for some quirk in the law which will let it ever so much more than the national bank, with ever so much more of a chance to make big profits through such action. The savings bank, whether of the mutual type, as in Massachusetts, or of the joint stock type, as in Michigan, has changed, too, and has many activities today that were unknown to such banks thirty years or so ago. Christmas and Vacation Clubs, insurance departments, and home-budget services, are among the innovations at the savings banks, and there has come also a willingness to spend money for advertising with some liberality, although the savings bank treasurer of thirty years ago would as soon have thought of using the funds of the bank for his own household expenses, as for so unhalloved thing as an advertisement.

Changes within the co-operative bank have been much less extensive, than the changes which have come over the national bank, the trust company, and certainly have been no more extensive than the comparatively modest changes occurring at the mutual savings banks. The right to let paid-up shares, which some banks have put into considerable use, and the practice of encouraging owners of matured shares to leave their funds untouched, are almost the only important innovations of the period we are discussing. Perhaps this is because co-operative banking is a relatively new industry, and could use the past thirty years to better advantage in gaining strength, and acquiring the good-will of the public, than in seeking new channels for action, as the older types of banks have been doing. Or, perhaps it is because the co-operative idea does not lend itself so readily to change, as the non-mutual idea in banking. Whatever the reason, the fact remains, that co-operative banking, as a relatively new industry, and could use the past thirty years to better advantage in gaining strength, and acquiring the good-will of the public, than in seeking new channels for action, as the older types of banks have been doing. Or, perhaps it is because the co-operative idea does not lend itself so readily to change, as the non-mutual idea in banking. Whatever the reason, the fact remains, that co-operative banking, as a relatively new industry, and could use the past thirty years to better advantage in gaining strength, and acquiring the good-will of the public, than in seeking new channels for action, as the older types of banks have been doing.

So we come face to face with the question raised by my topic. Given an industry like banking, which has shown itself ready to alter its methods in a sweeping way, so long as its fundamental rules of conduct are not disturbed, shall a new division of that industry, like the co-operative bank, which has spent all of its life until now in gaining strength and public esteem, with little change of methods, now proceed to seek new channels of action, beside following its old channels, and shall it proceed to compete vigorously with other kinds of banks, for part of their field, as the trust companies have completed so successfully for a share of the banking business? The coming of your industry to maturity has brought vision, the power to look back over the past, and see how banking has developed in its other divisions, and the power also to look ahead and discover how your own division may render bigger service and in new ways. What are some of the fields of activity, still unentered by you, that seem to be open to you with kindly invitation, and how ought you, as people will variously call them, when your moment for decision shall come? These are the questions that I hope to aid you in answering.

The most alluring field of any is that which your contemporaries of Ohio, the building and loan associations, have already entered, in a most extensive way. Whatever some of us may think of the attitude of the Ohio associations toward sound banking principles, and even toward sound banking practices, there can be no question that the Ohio associations are very well pleased with themselves and are thoroughly satisfied with the course which they are following. One thing they certainly have proven. The huge volume of deposits they have obtained proves that it is not difficult for co-operative banks to get savings deposits. The public confidence has been so thoroughly gained for co-operations, that the public will not hesitate to express that confidence in terms of actual money brought in for deposit. The figures from Ohio are large, and they have enabled that state to gain top position among all of the states of the Union, for aggregate resources of building and loan associations. No one can wonder if the movement of co-operative banks toward sound banking principles, and even toward sound banking practices, is a similar growth, and no one can allege that the field of deposit banking is wholly unfamiliar to you. The sale of paid-up shares, and the retention of funds from matured shares, have some of the elements of deposit banking about them. Personally, I think it would be calamitous for Massachusetts, if our co-operative banks were to ape their contemporaries of Ohio, but I cannot deny the surface attractiveness of the idea.

Then there is another alluring idea which is suggested to you. This is that the limit of \$8,000 be taken off, so far as individual loans are concerned, and that you be allowed to enter the business of lending upon city property, including business structures of considerable size. At least the repeal of this limit would solve one problem which is bothering some of the treasurers of Massachusetts at this time. If an unlimited amount can be loaned in each instance, or at least a much larger amount than \$8,000, there will never come a time when demand will be lacking for funds on the co-operative bank form of mortgage. I think much can be said against this proposal, but it does look attractive to many. Other possible innovations may suggest themselves, but these two are typical enough to serve as a basis for our present discussion. About the same arguments will be used in favor of these two, as will be used to further other suggestions, and about the same objections will apply in

these as in other cases. Let us venture, therefore, into a study of the reasons for and against suggestions of this kind and let us discover, if we can, what the attitude of the worth-while co-operative bank should be toward them.

A flood of light is shed on the problem if we first consider why co-operative banks have been created by the state, and why they have been fostered as kindly and as zealously by succeeding state legislatures, as though these banks were very departments of the state itself, like its schools, its hospitals, or its retreats for the aged and the infirm. The answer can be given in a single sentence. The aim of the state, from the very beginning, has been simply to provide the man or woman of small income with an attractive means for self-help. Let me repeat this, because at the present time, when co-operative banks have gained so strong a hold upon the affections of our people, and have acquired such substantial assets, there is real danger that selfish ideas or unreasonable ambitions may try to supplant this simple purpose of the state. It is not true that the state had any special desire to stimulate the building trade, when it provided an organic law for co-operative banks, as some seem to imagine, and it is equally untrue that the desire of the state was to make life miserable for other kinds of banks, by incorporating a lusty body of rivals for them. The State of Massachusetts is not in the business of pampering any industry, with the savings of its people. If it were, it would probably feel quite as lively an anxiety for the welfare of its shoe trade or its textile industry, as for its contractors and builders. In all except abnormal times, the building trade can get every dollar of accommodation it deserves at the ordinary commercial or savings banks, and surely the state was not distilling a medicine for abnormal times, when it devised its co-operative bank law. Moreover, if the principal reason for creating co-operative banks had been to stimulate building, why did Massachusetts limit the number of shares that one person can buy to 40, and why did it limit the size of each loan to \$8,000. These limits would never have been adopted by the state for any movement designed in large part to stimulate building or any other industry. As for disciplining the other banks, by creating the co-operative banks as rivals for them, the evidence is convincing enough, for any impartial judge that the national banks, the trust companies and the savings banks, have enough competitors, within their own ranks, to make them render every atom of service to borrowers or depositors which they ought to render. No, the aim of the state was neither to give pay to the building trade, nor to wield a bludgeon against the other factors of the banking industry.

The idea was to provide people of small income with an attractive means for self-help. How were they to be helped to help themselves? In three distinct ways. First, by an attractive plan for home-buying. Next, by a system of regular, systematic saving. Third, by a method of bank management which eliminates selfishness and makes the borrowers and savers themselves the proprietors of the bank. That was the aim of Massachusetts at the beginning, and that is still its aim. The building trade did not need nor did it deserve to be pampered, but home-buying among people of small means did need encouragement, for Massachusetts is an industrial state, with great manufacturing centers and great trading centers. In a state of this kind, something must be done to take people out of the tenement houses, where disease and bolshevism breed so naturally, and to make them proprietors instead of their own homes, for of such are the best citizens of any land. The savings and commercial banks did not need to be disciplined, but a new kind of saving was needed, such as the old order of banks could not stimulate, namely, a regular, systematic sort of saving, the compulsory sort, if you please, that is bound by contract, and under penalty, to save so much each and every month, come what may. And then, as a safe-guard, to keep the new banks true to these great aims, and to keep them forever free from exploitation by selfish men, every saver and every borrower having a voice, through his power to vote for officers and directors.

With this simple analysis clearly before us, of what co-operative banks are and why they exist, we can answer readily enough the questions that concern the future of such banks. Should they accept deposits, and even solicit them eagerly, as the building

and loan associations of Ohio are doing? Obviously not, for by so doing, they will turn their back squarely upon the very purposes for which co-operative banks exist. Should the limit of \$8,000 upon an individual loan be repealed? No, and the same reason exists for the negative answer in this case, namely, that such a change would carry co-operative banks away from the field where they ought to operate. Co-operative banks must not stand still, any more than national banks, or trust companies or savings banks. But under the pretense of keeping up with the times, they must not become lukewarm or neglectful in their own natural activities, particularly at a time like the present, when these activities are so sorely needed.

I would not ask you to reject the Ohio idea, without giving full reason for such advice. The figures of the Ohio associations themselves furnish the best rebuke for the Ohio idea that can be given. Converted as many Ohio associations have been, away from the Massachusetts idea, to a condition in which many of them are savings banks, pure and simple, there has been a lapse among them of

Interest in some principles, which we like to think are very dear to the Massachusetts co-operative banks. For example, the figures indicate that the average size of loan, which is made in Ohio, is considerably

(Continued on page 7)

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5.00. Lenten class.
6.30. Christian Endeavor.
2.00 Wednesday. Sewing meeting for Egyptian bazaar.
7.45 Wednesday. Prayer meeting.
3.30 Thursday. Woman's Union Prayer meeting.

FREE CHURCH

Elm Street
Congregational. Organized 1840

Rev. Arthur S. Wheelock, Pastor

10.30. Worship and sermon on "Elijah—Pastorship in Prayer."
4.00. Vesper service. "Jesus and a Repentant Woman."
6.15. Christian Endeavor.
7.30 Monday. Christian Endeavor Union in the Baptist Church.
7.00 Tuesday. Meeting of the X. B. K.
7.45 Wednesday. Midweek meeting.
7.00 and 8.00 Thursday. Rehearsals of the choir.
2.30 Friday. Sewing meeting of the Ladies' Benevolent Society.

WEST CHURCH

Congregational. Organized 1826

Rev. Newman Matthews, Pastor

10.30. Public worship with sermon by the Pastor.
12.00. Sunday School.
7.00. Stereopticon Lecture on Under Ceylon's Palms.
7.45 Monday. Bi-monthly meeting of the Andover C. E. Union at the Baptist Church.
7.45 Friday. Choir rehearsal under the direction of Mrs. Wright.

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9.00. Holy Communion.
10.30. Morning prayer and sermon, "What do God's Gifts Mean?"
12.00. Church School.
7.30. Evening service. Address: "Main Information in histories and newspapers." Soloist, Everett Collins.
7.30 Monday. Girls' Friendly Society.
2.30 Tuesday. St. Catherine's Guild.
7.00 Tuesday. St. Margaret's Guild.
7.00 Wednesday. Sir Galahad Club.
2.30 Thursday. Woman's Guild.
3.40 Thursday. Service and address.
4.00 Friday. Children's service.

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Third Sunday of month, Communion day for Holy Name Society.
Fourth Sunday of month, Communion day for Children of Mary.
Holy Name Society meets fourth Monday evening of each month.
Sacred Heart Sodality meets first Friday evening of each month.
Knights of Good Counsel meet second Wednesday evening of each month.
Promoters of Propagation of the Faith, second Thursday evening of each month.
Altar boys meet first Monday evening of each month.

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10.30. Morning worship with sermon by the pastor on "Why did Jesus die?"
12.15. Bible School. Remember the attendance contest.
6.15. Christian Endeavor.
7.15. Evening service with sermon on "Christ before Pilate—Pilate before Christ."
7.45 Wednesday. Covenant meeting.
7.45 Thursday. Choir rehearsal.

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Newest shades of banana, peach, blush. Also black and cordovan.

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THE ANDOVER TOWNSMAN

ANDOVER MASSACHUSETTS

PUBLISHED EVERY FRIDAY

AT THE PRESS BUILDING BY THE ANDOVER PRESS

Entered at Andover Postoffice as Second Class Matter

No More Moonlight Schedule

In a short time, the lighting committee of the town will be called on to make a new contract with the Lawrence Gas Company for the lighting of Andover's streets for the next year. For some time, Andover has had little cause for complaint for the treatment they have been receiving from this public service corporation. There was some suggestion that the company might have been a little more expeditious in putting up the new lights on Main street, but matters worked out all right in the end.

At the present time, the Andover contract calls for the lighting of a certain number of definite candle-power lights on a so-called "moonlight schedule". Briefly, this means, that whenever, in the opinion of the lighting committee, the fullness and the brightness of the moon makes it possible to turn out the lights, the committee notifies the man at the power station and Andover is plunged into comparative darkness. Other specifications of the contract call for the lighting of all the streets from dark until 12:45.

The company has always been very courteous about acceding to the requests of the town officials for light on special occasions. There is an arrangement whereby the lights are turned on whenever a night alarm sounds, and recently, the Board of Public Works has been able to call for and receive lighting to aid them in their street-paving work at night. The lights are also turned on during the three dark winter months for a short time in the morning for the convenience of those who are going early to work. The town ought to appreciate this service and it undoubtedly does, but it seems to the Townsman that certain changes ought to be made in the next contract which would greatly better conditions.

In the first place, the "moonlight schedule" has obviously become very much out of date. In the days when travel was small and infrequent, when communication over any great distances was an easy thing to trace, a country town on a moonlight night, minus the protection offered by ade-

quate lighting, offered little to attract the criminal or law-breaker. Lights were used more as a convenience than a necessary protection. People could see their way about without lights very easily on a moonlight night. It might even be hinted that certain of the younger element of the town rather preferred the soft, cool light of the moon to the harsh incandescent lamp of modern times. Surely no one will question the pure beauty of Andover, free from all evidences of modernity, sleeping calmly under the beaming face of the old man in the moon. Also, few people will question the necessity for a more effective lighting system on such nights as our regular system is not in use. Moon or no moon, cloudy or clear, Andover's property as well as its highways needs the protection of good lighting every night in the year. We all feel that Andover has long since progressed beyond the village cross-road period in its development. The records show that the lights have been turned off very few nights during the term of the closing contract, but even these few nights should be taken care of when the new contract is made, and complete lighting of the town made certain for every day in the year.

Perhaps we cannot expect to get too much of a change at once, but the town should have in mind the possibility of lighting part of the town throughout the dark hours, possibly only the central part of the town but preferably the whole of Main street from the Reading line to the Lawrence line. We cannot expect to get really adequate protection for the property of the town until some such action is taken. It may not be possible to consider the expenditure at this time in the town's finances, when every dollar should be watched, but while the town is keeping an eye on the effectiveness of its police and fire departments it ought to be equally careful to see that it gets adequate protection from its street lights at night. No more moonlight schedule is the first step, and if the town can come to it, it ought to consider very soon, the possibility of lighting the travelled parts of the town all night.

Charles Crawford Gorst at Punched Tuesday Evening

The "Bird Night" with Charles Crawford Gorst as lecturer and entertainer, arranged by the Andover Natural History society to take place in Punched hall on Tuesday evening, April 1, promises to be the most attractive program presented under their auspices this year.

Mr. Gorst has the reputation of being the finest imitator of the songs and notes of wild birds in this country, being able to reproduce with the utmost accuracy more than one hundred bird songs. In his programs he purposes to awaken his hearers to new and lasting enthusiasm over the beauty and usefulness of birds. His large repertoire of bird songs, which are so perfect that he has often actually called the wild birds to him, is supplemented with enlarged and brilliantly lighted pastel paintings of the birds. He also gives a humorous and picturesque talk on the astonishing things found in the music, life and habits of birds.

In his life study of bird songs Mr. Gorst has also qualified as one of the greatest naturalists of the country. He is a well-known member of the American Ornithologists Union, the National Association of Audubon societies and his accomplishments and lectures have been unstintingly endorsed by such men as the late John Burroughs, T. Gilbert Pearson, Winthrop Packard of the Massachusetts Audubon society and William Finley, western bird photographer. Tickets for the lecture are seventy-five cents each.

K. of C. to Have Minstrel Show

The K. of C. members have begun rehearsals for a minstrel show to be presented the latter part of April, under the direction of the committee that had charge of the successful February affair.

"Bob" Winters, who has taken a prominent part in several shows in this district will be one of the premier ends and "Jimmy" Darby who made such a fine impression in the recent Smith & Dove show will be the other end. James Flannery, will make his debut as a director and will be assisted by Frank McBride, Robert Winters, John Mahoney, and John Darby and Misses Emma, Edna and Eva Cote, Elizabeth and Mae Hurley. Miss Angelina McCarthy will be accompanist.

South Church X. B. K. Minstrel Show

The second annual minstrel show by the South church X. B. K. fraternity will be held this evening in the vestry. A supper will be served at 6:30 o'clock by the L. B. G. Girls followed by the show at 8 o'clock.

The members of the X. B. K. have been rehearsing for several weeks under the direction of J. A. Arnold and the show promises to be even better than last year's performance.

The end men will be John Fredrickson and Ashley Barnes; premier ends are Reginald Whitcomb and Malcolm Kuhl. Solos by Miss Ethel Cole and George Knipe, who have appeared in several recent shows, will be a feature. Walden Bassett will be interlocutor.

Tickets may be purchased at the door or from any of the members of the X. B. K. and I. B. G. society. Admission: adults sixty cents, children forty cents.

Phillips Academy Notes

Phillips Academy has just acquired by purchase a group of holograph letters written by various members of the Washington family, and all relating to Augustine and Bushrod Washington, students at Phillips Academy from 1795 to 1798. These two boys were children of Colonel William Augustine Washington, who was the son of Augustine Washington, General George Washington's oldest half brother. In 1795 Colonel Washington brought his two sons to Andover, entrusting them to the care of Judge Samuel Phillips, one of the founders of the academy. One of the letters is from George Washington himself to Judge Phillips, inquiring whether there is anything to pay for his grand-nephew's tuition. This is dated "Mount Vernon, 28th. September, 1796." In the collection are included letters from Col. Washington and to Judge Phillips and also a letter from the boys' grandmother, Mrs. Hannah (Bushrod) Washington to Judge Phillips. The letters are in excellent condition.

On April 8, Dr. L. P. Jacks, editor of the Hibbert Journal and well-known British publicist, will lecture before the student body, his subject being "A New League of Nations."

The academy closes today for the usual spring vacation of ten days.

Philip L. Hardy

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Revelations of Spain

"In Spain we found the only real and vital democracy, an evangelical and genuine type of religion and a standard of values more nearly right than we have ever encountered," said Ralph Adams Cram in speaking of "Revelations of Spain" before members of the November club and their guests on Monday afternoon. "The idea of bull fights, the inquisition, an autocratic society and romantic mandolin players are altogether inadequate reactions to the word, Spain. Nowhere have we found so much of character and quality in a contemporary people."

Having traveled extensively in many countries, the seven months spent recently in Spain were fruitful in "revelations" and Mr. Cram returned to America, enthusiastic over the peculiar appealing qualities of the land and the people.

He believes that the future of a country depends not upon its wealth, its industrial power and the balance of trade but on the character of its people. Spain, with its remarkable history and traditions, and a people whose character is distinguished by austerity, magnificence, charity, stoicism and patience has a great era opening before it. In his opinion, Spain will be one of the great influences in the regeneration of civilization.

The lecture was illustrated by many fine pictures of the walled cities, castles and cathedrals of Spain. The cathedral at Seville, built on a magnificent scale, in a style at once simple and majestic, Mr. Cram pronounces the noblest interior ever constructed by man.

Mr. Cram's lecture was one of the finest events of the club season and enjoyed by a large audience.

At the conclusion of the lecture, tea was served with Mrs. J. J. Mahoney and Mrs. Mitchell Johnson pouring.

The department of art will meet at the clubhouse on Monday, March 31, at three o'clock.

The department of music will meet with Miss Mary Richards on Monday, March 31, half past three o'clock.

The department of drama will meet with Mrs. Francis Keane on Friday, April 4, at three o'clock.

The department of literature will meet with Miss Mary L. Smith on Wednesday, April 2, at half past three.

The department of civics will meet at the clubhouse on Friday, April 11, at quarter past three to hear the last lecture in the course on "Current History" given by Mrs. Claude U. Gilson. At the close of the lecture afternoon tea will be served. This meeting has been postponed from this afternoon, March 28, because of the illness of Mrs. Gilson.

The annual Farm and Garden Conference will be held at the clubhouse on Monday, April 7, with the morning session opening at 10:45 o'clock and the afternoon session at half past two. A cafeteria lunch will be served at one o'clock.

True List of Personal Property Must Be Filed with Assessors

The Board of Assessors would call to the attention of all taxpayers of the Town of Andover, the notice to be found elsewhere in this issue of the Townsman.

This notice clearly states the laws of our Commonwealth and blank forms on which returns may be made, can be procured at the office of the Town Clerk or will be mailed on application.

The importance of observing this law, especially in the matter of abatements is stated in Chapter 59 Section 61 of the General Laws which reads in part as follows: "A person shall not have an abatement, except as otherwise provided, unless he has brought in to the assessors the list of his estate as required by section twenty-nine. If such list is not filed within the time specified in the notice required by section twenty-nine, no part of the tax assessed on the personal estate shall be abated unless the applicant shows to the assessors a reasonable excuse for the delay or unless such tax exceeds by more than fifty per cent the amount which would have been assessed on such estate if the list had been seasonably brought in, and in such case only the excess over such fifty per cent shall be abated. If the applicant was not required by said notice to include his real estate in said list, and has not done so, he shall, if he seeks an abatement of the tax on his real estate, file with his application a list of his real estate, with an estimate of the fair cash value of each parcel."

It is clearly shown by this Chapter and Section that any person seeking an abatement and who has not complied with the law must be assessed 50 per cent more than his sworn return, providing same has not been made and submitted to the Assessors on or before May 15th. It is hoped that all persons liable to taxation will obey this law for otherwise the assessors must use what information they can obtain in laying these taxes.

Death

March 26, 1924, in Arlington, Harold, infant son of Mr. and Mrs. John Carden of Reading.

\$70,000 for Kin of Andover Woman

Fourteen descendants of the half-sisters of the late Mrs. Abbie M. Smart, of Andover, will divide approximately \$70,000 among them in spite of the paragraph in Mrs. Smart's will that they should be cut off without a penny.

Before Mrs. Smart died she made a will disposing of all her wealth, as she knew it, and among the bequests was a fairly liberal one to the South Congregational church, Andover. In order that there be no mistake as to her desires she inserted this paragraph: "I give and devise nothing whatever to my father's first wife's relatives and nothing to my mother's relations; and hope that my wish as herein expressed will be clearly understood."

The wish would have been fulfilled but for the fact there was no residuary clause and the sum of \$70,000 remains in the hands of the executor. He brought a petition for instructions as to what persons are entitled to it. Judge DeCourcy has rendered his decree and declares that the fourteen relatives are the fortunate beneficiaries despite Mrs. Smart's declaration to give them nothing.

Amos Hall, father of the testatrix, was twice married, first to Pattie Wardwell and second to Eunice Evans who was the mother of Mrs. Smart. Mrs. Smart died without issue and as her next of kin the descendants of her deceased half-sisters, who were children of Amos Hall and his first wife. These descendants 13 grand-nephews and grand-nieces, of Mrs. Smart and one the only child of a previously deceased grandniece. They claim the residue of the estate and Judge DeCourcy has upheld them in their contention and the decree of the probate court which declared that they were entitled to it as intestate property.

PUNCHARD NOTES

Students' Council

On Tuesday, March 25, the following pupils were chosen from the entire student body at Punched to represent their various classes in a student council. The members of this council will consult with the teachers of Punched on matters of interest to the students. The Senior Class is represented by three members, the junior class by two, and the freshman and sophomore classes each has one representative. The student council: Senior Class, Helen Berry, William Thompson, Sumner Davis; Junior Class, Shirley McKee, Calvin Metcalf; Sophomore Class, Oscar Swenson—Freshman—Class, Irving Whitcomb.

Returns from Senior Stunt Night
Sumner Davis, president of the senior class, reported this week, that as a result of the Stunt Night, given March 7, by the members of the Senior Class, the Class treasury has been increased by one hundred and nine dollars.

Senior Committee

On Tuesday, March 28, at a class meeting called by President Davis of the Senior Class, it was decided to start plans immediately for a class book. The class of 1923 at Punched published a most successful book last year.

The following is the committee in charge of the book: Miss Ruth May, William Thompson, Miss Mabel Walker, Louis Soderberg, Walter Partridge, Miss Eleanor Downs and Sumner Davis.

Births

February 25, 1924, in Shanghai, China, a son, Robert Simmons, to Mr. and Mrs. George O. Richardson (Miss Joanna Simmons).
March 21, 1924, in San Diego, California, a daughter, Elsie Louise, to Lieutenant H. E. Spruance, M. C. V. S. N., and Mrs. Spruance (Elsie Whipple).
March 22, 1924, at the Anderson sanitarium, a son, John Thomas, to Mr. and Mrs. Stanley C. Hickok of 94 Elm street.
March 17, 1924, a daughter, to Mr. and Mrs. Kirk Roland Batcheller of 3 Highland Wayside.
March 21, 1924, a daughter, Margaret Maria, to Mr. and Mrs. William G. Kidd of 48 Shawheen road.
March 21, 1924, a son, to Mr. and Mrs. Charles Shorten of 10 Elm street.
March 22, 1924, a son, to Mr. and Mrs. Robert Miller of Oak street.

Margaret Slattery Class Enjoy Progressive Supper

Members of the Margaret Slattery class of the Free church enjoyed a unique entertainment last evening when they partook of a progressive supper.

The first course of soup and crackers was served at the home of Miss Sadie MacLeish on Temple place; the second course of meat loaf, mashed potato, peas, relishes and rolls, at the home of Lily Dunbar on North Main street; the third course of ice cream and coffee at the home of Susan Bissett on North Main street.

At the business meeting held after the supper plans were made for Mothers' night to be held some time in May.

Among those present were Misses Susan Bissett, Grace Lake, Sadie MacLeish, Jean MacLeish, Lily Dunbar, Etta Brown, Anne Ness, Jessie Haddon, Margaret Haddon, Jessie Coutts, Jean Gordon, Eliza Smith, Alice McDermitt, Margaret Hinchcliffe, Martha Moore, Constance Ramsey, Marion Silver, Evelyn Silver, Minnie Vannett, Margaret Craig, Jessie Munroe, Mrs. Howard Stickney, Mrs. George Haddon and Miss Jennie Hinchcliffe.

Women's Relief Corps

At the meeting of the Women's Relief Corps held Tuesday evening in G. A. R. hall plans were made for the department convention to be held in the Shawmut street Congregationalist church, Boston, April 8 and 9, and also the national convention to be held in Boston in August.

A special meeting will be held next Tuesday evening to arrange for the annual May breakfast.

Refreshments were served by a committee of members in charge of Mrs. Walter Buxton, Mrs. Elmer E. Philbrick and Mrs. William Faulkner.

Automobile Class to Open at Lawrence Y. M. C. A.

An Automobile class in starting, lighting and ignition is being promoted by the Industrial Department, Lawrence Y. M. C. A. The course will hold its first session on Monday evening, March 31st, at 7:30 o'clock in Russell Hall, and will last eight weeks.

Waldo H. Sanborn, an automobile man of exceptional ability, has been secured to teach the course. Some of the leading automobile men of Lawrence are to co-operate in making this course of the greatest value to the students.

Inquire of G. Edgar Folk, Industrial Secretary, Lawrence, Y. M. C. A.

Father and Son Banquet at Yale

At the first Father and Son banquet ever held at Yale University last Friday evening in the Taft hotel at New Haven, Conn., twenty members of the class of Yale 1892 and twenty-one sons were present. Bernard M. Allen, who formerly resided on Bartlett street for many years and taught at Phillips Academy, and his son, Daniel, who was prominent in athletics at Phillips and who is now at Yale, were among the speakers. Other former P. A. students present with their fathers were E. A. Haight Jr., P. A. 1922 and J. E. Husted, P. A. 1921.

FOR SALE

ANDOVER—Attractive lot of land situated in central part of town, containing 27,000 (twenty-seven thousand) feet of land for business purposes. For particulars see W. H. HIGGINS.

ANDOVER—North Street. A desirable lot of land containing 30 odd acres of land fine for building purposes.

ANDOVER—10-room house, 2 fire places, town water and 4 acres of land. Price reasonable.

ANDOVER—Punchard Avenue. Cottage house, bath, gas and a good lot of land. Very desirable location.

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Manufactured by the makers of the celebrated Magee Stoves and Ranges. We have a number on hand and can install same AT ONCE.

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36 BROMFIELD STREET

New England Bakery

A year ago hundreds of women submitted bread made from their favorite home recipe. This bread was judged by a competent committee of women with Prof. Lewis B. Allen, of Westfield, as chairman. They unanimously selected the bread submitted by Miss Mae G. Ackert, of Westfield, as the finest example of home-made bread. This bread was judged under various points which denote good bread and undoubtedly the winning recipe is truly representative and symbolic of the same as New England Home Bakery.

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On cement road. Near car line.

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Telephone Andover 94



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... their choice

See our display of these
ideal gift watches

Ferguson's Jewelry Store

41 MAIN STREET, ANDOVER

HATS&CAPS SPRING HAT WEEK



MARCH 20th

Frank L. Cole

OPEN EVENINGS

ANNOUNCEMENT

This company announces to its patrons and friends that the new coal pocket erected by the American Woolen Company at Shawshen will be operated by them.

This pocket is the most modern plant in New England. All coal delivered from this pocket will be perfectly screened.

We are now in a position to deliver promptly all sizes of Anthracite.

Bernard L. McDonald Co.

Anthracite COAL Bituminous

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TELEPHONE LAWRENCE 4100 and 4101

PUNCHARD BASKETBALL

(Continued from page 1)

team follow, as well as the games played and won by the girls.

Captain Ruth May, age 17; height, 5 ft. 7 in.; weight, 125; number of years on squad, four; position, left guard.

Evelyn Carter, manager, age 17; height, 5 ft. 4 in.; weight, 130; number of years on squad, three; position, right guard.

Eleanor Downs, age 17; height, 5 ft. 3 in.; weight, 135; number of years on squad, four; position, left forward.

Nettie Pritchard, age 18; height, 5 ft. 3 1/2 in.; weight, 107; number of years on squad, two; position, right guard.

Eleanor Flint, age 17; height, 5 ft. 2 in.; weight, 115; number of years on squad, two; position, side center.

Gladys Gillespie, age 17; height, 5 ft. 8 in.; weight, 128; number of years on squad, two; position, jumping center.

Mary Sullivan, age 18; height, 5 ft. 4 1/2 in.; weight, 120; number of years on squad, two; position, left guard.

Shirley McKee, age 17; height, 5 ft. 7 in.; weight, 122; number of years on squad, two; position, right guard.

Pamela Proctor, age 16; height, 5 ft. 4 in.; weight, 120; number of years on squad, two; position, guard.

Jean Edmonds, age 14; height, 5 ft. 2 in.; weight, 89 1/2; number of years on squad, one; position, side center.

Clara Richards, age 16; height, 5 ft. 5 1/2 in.; weight, 105; number of years on squad, one; position, forward or guard.

Dorothy Trotter, age 15; height, 5 ft. 5 in.; weight, 106; number of years on squad, one; position, forward.

Ruth Lauriat, age 17; height, 5 ft. 5 in.; weight, 127; number of years on squad, one; position, jumping center and guard.

Emma Daniels, age 16; height, 5 ft. 4 in.; weight, 128; number of years on squad, two; position, side center.

The scores of the games played:

Punchard 37, Essex Aggies 2.

Punchard 45, Johnson 12.

Punchard 29, Methuen 23.

Punchard 35, Johnson 20.

Punchard 20, Essex Aggies 7.

Punchard 27, West Newbury 25.

Punchard 25, West Newbury 13.

Punchard 32, Methuen 14.

Total, Punchard 303; Opponents 146.

Punchard Boys Defeat St. Joseph's

The Punchard boys' varsity outplayed the St. Joseph's in the boys' engagement and won out in a great finish by a two point margin, 14 to 12. The battle was nip and tuck from the outset and anyone's game until the final whistle blew.

Murphy and Walls starred for the Punchard, while Forget was the individual luminary for the Lowell team. He registered three baskets.

The great defense play of the Punchard guards was the only thing that saved the Andover team from defeat.

The summary:

Punchard St. Joseph's

Walls, r.f. Dion

Murphy, l.f. c. Nault

Carroll, c. c. Mercier

Soderberg, Hale, r.b. l.f. Forget

Adams, l.b. r.f. Moison

Score: Punchard 14, St. Joseph's 12.

Goals from floor: Walls 2, Murphy 3, Soderberg 1, Forget 3, Moison 1. Goals from fouls: Walls 2, Nault 2, Mercier 2.

Referee: Macbeth. Time: 20 minutes.

Sophomores Beaten

The Punchard sophomores bowed in defeat to the St. Joseph's Middlets by the score of 15 to 1. The Andover schoolboys failed to make it a clean-up for the day for the Andover team when they fell before a brilliant attack that the St. Joseph's youngsters set up.

From the very outset the Lowell youths made the going extremely fast and their furious rushes down the court went unchecked time after time. At certain stages of the game, however, the Andover boys fought back hard, and throughout the engagement they were game but unable to cope with the experienced rival.

Therriault starred for the Lowell team. Ricker scored Andover's only point, a goal from foul.

The summary:

St. Joseph's Middlets Punchard Soph.

Bourgeois, r.f. l.b. Emmons

Landy, l.f. r.b. Whitcomb

Therriault, c. c. Morrissey

Montwaing, r.b. l.f. Gallant

Gaudet, l.b. r.f. Ricker

Score: St. Joseph's middlets 15; Punchard Sophs 1.

Goals from floor: Bourgeois 1, Landy 1, Therriault 3, Montwaing 1, Gaudet 1. Goals from fouls: Bourgeois 1, Ricker.

Referee: Macbeth.

Lecture by Dr. L. P. Jacks

Andover people are to have the privilege of being among the first to hear Dr. L. P. Jacks, editor of the "Hibbert Journal" during his coming lecture tour of the United States. He will speak at the Phillips Academy Chapel on the evening of Tuesday, April 8, at eight o'clock, on the subject "A New League of Nations". The public is cordially invited.

Committee Reports on Returns from Bazaar for Temple Fund

A meeting of the general committee of the bazaar for the Temple fund was held last Friday night at the Masonic Club rooms with Mrs. James W. Walker, chairman, presiding. A financial report was given by George Dick, treasurer, which showed that after all bills had been paid the bazaar had netted \$3629 for the temple fund.

Mrs. Walker on behalf of the general committee again thanks all who in any way assisted, by donations and patronage in making the bazaar so great a success financially.

Sale, Entertainment and Supper

An entertainment in which all the departments of the church are to be asked to join is planned by the Ladies' Benevolent society of the Free church for April 25.

There will be a sale of domestic and fancy articles, candy, cooked foods and so forth; a supper is also being planned, and an entertainment will follow.

The entertainment and supper will be open to the public which is cordially invited to attend.

Given Purse of Gold

Miss Jane Smith, for twenty years an employee of the Smith and Dove Mfg. Co., was pleasantly surprised last week by the workers in the wet spinning and reeling departments when she was presented with a purse of gold. The presentation was made by Samuel J. Forsythe, overseer. Miss Smith, who lives on Park street, retires from the service of the firm but with the provision made for years of leisure by the company. She will enjoy a few weeks with friends in Maine.

Fire in Arco Building

An alarm from Box 52 rung in just before noon today summoned the fire department to extinguish a blaze in the Arco building.

The fire started in the cellar of the Ames butter store and was discovered by Arthur Jackson. For several days no one had been in the cellar which contained only a few empty butter tubs and egg cases, and the cause of the fire is unknown.

Volumes of dense smoke hampered the work of the firemen and necessitated the use of masks. The damage was slight, and the all-out was sounded at 12.40.

P. O. Five Win Match

The Post Office bowling team won the first game of its series with the Andover Press five on the K. of C. alleys last night, taking two strings and the total while the printers had to be satisfied with one string.

The latter started off strong and when the first string was over led by 37 pins. This seemed a sufficient lead to win the match but the P. O. carriers plodded along and in the second string cut the lead down to 12 pins.

In the third string the printers weakened and the mail-men went ahead and captured the string by 47 pins. Eastwood, the leading bowler of the evening, having a single string of 109 and a total of 312. Collins led the printers, having a single of 107 and a total of 271.

The summary:

PRESS

Harris 86 83 87 256

Paine 96 93 74 263

Coutts 80 88 80 248

Collins 107 88 76 271

Brown 89 79 91 259

458 431 408 1297

POST OFFICE

Driscoll 76 98 87 261

McDonald 72 70 82 224

Irving 84 84 79 247

Webster 89 95 04 288

Eastwood 100 109 103 312

421 456 455 1332

South Church to Have Double Quartet

Arrangements have been completed for the services of a double quartet to assist in the worship at the South church. The new organization will begin its work on the first Sunday in April.

The new voices will include Miss Ethel J. Cole, soprano; Mrs. Kenneth E. Fisk, alto; Miss P. Dole, tenor; and J. Everett Collins, all of Andover, and three of them members of the South parish. Mr. Collins returns to his home church after singing for more than three years at the First Parish church, Brookline.

Mr. Dole will be remembered, as a boy, as the leading soprano in Christ church choir. As a member of the Yale Glee Club, he has sung in all the large cities of the United States, and for four years was a member of the college choir at Yale University.

Mrs. Fisk was until she came to Andover a year and a half ago, a member of a large choir in Christ Lutheran church in Allentown, Pa. Miss Cole has recently sung with the choir of Christ church.

Other members of the South church quartet are Miss Grace Allen, Miss Annie M. Tuohet, Arthur W. Bassett and Lawrence Bottomley. Frederick G. Moore is the organist and director.

Christ Church Notes

Dr. Paul Wakefield spoke effectively about his work in China, in Boone University, at last Sunday's morning service. His interest is chiefly in the medical field. It is the purpose of Christian educators in that part of China to bring all the various denominational colleges to Boone University and unite them in a kind of English University. John Nolan's solo was beautifully rendered.

At last Sunday night's service the subject was "Problems of the Church." The three dealt with in particular were questions of belief, of organization, of living the faith. Next Sunday night the subject will be "Misinformation in Histories and in Newspapers." The choir sings at these evening services at 7.30, and on Sunday the soloist will be Everett Collins.

It is pleasing to have the floor of the church comfortably covered with cork carpet. This was made possible by a generous gift.

Phillips Brooks chapter listened to a helpful talk on "Qualities Necessary for Business Life" given by R. S. Bartlett of Shawshen Village, on Tuesday night. The next meeting will be on April 8.

Dance Well Attended

The dance held Wednesday evening by the Andover Club was very well attended, more than fifty couples being present.

Malcolm Lundgren's orchestra furnished excellent music for the dancing. A Highland Schottische, eight-meal reel and quadrille were enjoyed to music furnished by George B. Petrie, violin, and Miss Hazel Valentine, piano. Refreshments of ice cream, tonics and cookies were sold at intermission and a good sum was realized for the building fund. Charles Scobie was floor director for the dancing.

The members of the Club will have a get-together supper in the new quarters on Park street, on Friday evening, April 11. A. P. Weigel will be the caterer. This will be the sixteenth anniversary of the local order. The tickets may be had from any of the committee.

The following committee was in charge of the dance Wednesday evening, and will also have charge of the arrangements for the coming supper: James Benzie, Alex Valentine, J. M. McGrath, James Sortie, Edward Fearn, Charles Scobie, John Thompson and George B. Petrie.

Painter Dies as Result of Fall from Scaffold

John A. Welch, aged forty years, a native of Andover and a resident of this town and South Lawrence, until five years ago, died early Thursday morning as a result of shock following multiple bruises and a fracture of the leg and pelvis received in a fall Wednesday afternoon, from the third story of a house in Boston, upon which he was working as a painter. The distance from the window to the ground was forty feet. He was taken to the hospital in the police ambulance from Station 16, Boston.

During the past winter Mr. Welch had been making his home at 247 Fisher avenue, Brookline.

He is survived by seven children, James, John, William, Mildred, Rita, Patricia and Maurice Welch; his mother, Mrs. Mary A. Welch of Andover; four brothers, William of Lawrence, Richard of Detroit, Michigan, Thomas of Princeton, N. J., and James of Andover; two sisters, Mrs. John Alexander and Miss Margaret Welch of Andover.

The body was brought to the home of his mother, Mrs. Mary A. Welch, 74 Summer street, Andover. The burial will be in St. Augustine's cemetery, Andover.

LOCALNEWSNOTES

St. Margaret's guild met in the parish house at Christ church, Tuesday evening.

Miss Mary Collins, daughter of Mr. and Mrs. Fred Collins of Summer street, has accepted a position in the office of Philip L. Hardy, contractor.

The Ladies' Benevolent society of the Free church will have a sewing meeting on April 4, in the vestry. The ladies are requested to bring sewing.

Miss Ella Holt of 22 Maple avenue, wishes to inform her patrons and friends that she expects to hold her Easter sale of goods from Shanghai, China, beginning Wednesday afternoon, April 9. Further particulars will be given later.

The usual food and bakery sale is being held this afternoon in Crowley's tailor shop under the auspices of the women of St. Augustine's parish. Aprons will also be sold and special prizes of a ham and a tub of butter will be awarded.

A whist party by several of the members of Indian Ridge Rebekah lodge will be held in Odd Fellows hall this evening. This is open to the public and there will be prizes and refreshments. The proceeds are for the benefit of the Fraternal Building association.

A successful food sale was held at Playdon's flower shop yesterday afternoon by the Temple, Pythian Sisters, for the benefit of the Fraternal Building association. The members of the committee in charge were: Mrs. George York, chairman; Mrs. James Souter, Mrs. Edward Roby, Mrs. Harry Gouck, Mrs. Fred Wescott, and Mrs. John Henderson.

The young people of the Calvary Baptist church of Lawrence, have invited the young men and women of the Free church to a reception to be held in the newly renovated church on April 7. The church which has been thoroughly made over will be ready for occupancy in a short time, and those who attend the reception will have an opportunity to see it. The Calvary church is also of interest to Andover as Edwin G. Booth, who for twenty-one years was organist of the Free church, is to be organist at the Lawrence church.

Today closes the sale of the present series of the Atlantic Cooperative Bank shares, by far the largest one ever sold in the history of the bank. There is every reason to believe that the new series which is now opening will exceed even this, as many new subscribers have already been received. Andover is well represented among the shareholders and the directors are very much gratified at the result of opening a branch office in Andover. This is one of the few cooperative banks in the state that has for years paid to its shareholders six per cent dividends compounded quarterly.

Mr. and Mrs. James J. Abbott of Andover street, have returned from New York City, where they went to meet their daughter, Miss Lucy B. Abbott, who was a passenger on the S. S. Athenia of the Cunard line which docked in New York on Tuesday.

Miss Abbott left Peking, where she was engaged in work at the Rockefeller hospital, early in November, for the long journey home, which she made entirely by water with the exception of the trip from Calcutta to Bombay. Miss Abbott has been absent from Andover nearly three years and a half and in the course of her travels has encircled the globe.

Obituary

JASPER P. REA

Word has been received of the death of Jasper P. Rea, a former resident of this town, who passed away on March 11, at the home of his daughter, Mrs. J. M. Ordway, of Shoshomish, Washington.

Mr. Rea was born in Nashua, N. H., eighty-five years ago, but came to the Rea homestead in what is now North Andover, when a small boy. He attended the public schools of Andover and graduated from Phillips academy. Early in life he went to Vermont, and there married Miss Josephine Perkins of Walden. While in Vermont, he was engaged in carpentry.

Mr. Rea with his family went to Washington thirty-six years ago, and engaged in the draying business in Shoshomish. He was later on a postoffice route, messenger and a transient officer in the schools.

He was a member of the Shoshomish aerie, No. 195, F. O. E., for nineteen years. His wife died a few years ago, and shortly after her death, when Mr. Rea was eighty years old, he journeyed across the continent to visit his home town and the old friends of his boyhood who were still living.

Mr. Rea leaves two daughters, Mrs. Ordway, with whom he lived, and Mrs. A. W. Campbell of Shoshomish, Washington; two grandchildren, Mrs. Jessie Benham of Seattle, Washington, and Mrs. Sadie Pinkerton and two great-grandchildren; one brother, Charles Rea, and one sister, Mrs. Alice R. Dearborn both of this town.

Funeral services were held in the G. O. A. cemetery on March 13 and burial was in the Shoshomish cemetery in that city.

MRS. JOHN THORSON

Mrs. John Thorson, formerly Mrs. Julia Johnson, of this town, passed away suddenly Friday, March 21, at a Boston hospital.

Mrs. Thorson was born in Andover, the daughter of Mr. and Mrs. Olof Benson of Harding street, on August 1, 1882. Her first husband, Mr. Johnson, died several years ago, and she was married only last fall to Mr. Thorson. Besides her husband's fall to Mr. Thorson, she has three children, Mrs. Fred McCullom and Harold Johnson of this town, and Edith Johnson, who made her home with her mother in Somerville, and a brother, Charles Benson of Concord, N. H.

Funeral services conducted by Rev. F. A. Wilson, were held Sunday afternoon at the home of Mrs. Thorson's parents, Mr. and Mrs. Olof Benson of Harding street.

The bearers were Oscar, Conrad, Charles and Stanley Benson, Charles Flanagan and Fred McCullom. Burial was in Spring Grove cemetery.

Pythian Sisters Install

The final meeting of the Pythian Sisters in their present rooms in the Musgrave building was held Wednesday evening with a large attendance. Mistress of Finance Mrs. Frank Poland and Excellent Senior Mrs. Thomas Neil were installed by Deputy Mrs. Margaret Leavitt.

Refreshments were served by a committee in charge of Mrs. John Henderson, Mrs. George York, Mrs. Thomas Neil.

The next meeting of the Pythian Sisters will be held in the Fraternal building on Park street on Monday evening, April 14.

Copper is more valuable than gold from a standard of usefulness. Gold is heavy, soft, of low tensile strength, high electrical resistance, low heat conductivity. Copper is employed in so many uses that if it should fail, civilization would halt its onward march until some substitute could be produced.

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ANDOVER

John Hancock Mutual Increases Benefits

The John Hancock Mutual Life Insurance Company of Boston, has just announced further increased death benefits on weekly premium policies issued by the company.

This is the third great retroactive increase in benefits to weekly premium policies which has been made by the company, beginning with 1916. In fact, before that, beginning in 1908, the company started a consistent policy of readjustment and equalization of insurance benefits.

President Crocker states that this means more than \$90,000,000 of benefits added to the company's weekly premium policyholders on this account alone. In 1923, the additions to the insurance payable to small policies without additional cost to the policyholders was approximately \$30,000,000.

As a result of these increased benefits the company has laid aside large amounts of additional reserve. The total amount of these additions placed in reserve since 1908, was \$23,000,000, of which amount

ABBOTT VILLAGE

Mrs. Edward Northern is seriously ill at her home on Brechin Terrace.

Miss Anna Smith of Cuba street spent the week with friends in Beverly.

Miss Irene Schofield has entered the employ of the Smith & Dove Company.

David Sime of Marland Village has entered the employ of the Smith & Dove Company.

Alex Riley and Robert Low of Beverly are spending a few days with relatives on Cuba street.

Mrs. Martha Campbell of Boston visited her sister, Mrs. Fred Smith of Cuba street last week.

Austin Hastings of Cuba street is recovering from an illness that confined him to his home for a few days.

Miss Annie H. Haddon of the Lowell Hospital is spending a week at the family home on Essex street.

Miss Helen Stewart of the Hills under went a serious operation at the Lawrence General Hospital last Friday.

George Gordon of Red Spring road has accepted a position with the M. T. Stevens Company in the Marland Mills.

Mr. and Mrs. Norman McLeish and family of Methuen spent Sunday at the home of Mrs. James Nicoll on Shawshen road.

Thomas Hughes of Brechin terrace who was badly burned on both hands while working in the glazing department of the Smith & Dove mill, is recovering rapidly.

Among the residents of the Village who are booked for Scotland in the S. S. California, July 26, are Mrs. Mary Laing, Donald Laing, and George Laing, Mrs. James Cairnie, Mrs. John W. Nees, May Donald Valentine, Mrs. Kydd and daughter and James L. Thompson.

Miss Margaret I. Low, aged eleven years, daughter of Mr. and Mrs. Daniel Low of Beverly, died at the family home in Beverly, March 20. The family resided on Brechin terrace for many years previously to their removal to Beverly. Margaret was born in Brechin terrace and in Beverly had been well known as a talented juvenile dancer.

Celebrate Twentieth Wedding Anniversary

Wednesday evening at the family home, 40 Red Spring road, Mr. and Mrs. George Gordon celebrated their twentieth wedding anniversary. This was a double celebration for it was just one year ago that the couple landed in this country. They were married in Arbroath, Scotland, and are now making their home here with their family, Mary Margaret, Jean and James. A number of friends and relatives gathered and were entertained until the wee sma' hours.

On behalf of the guests, George Keith presented the couple with a handsome easy chair. They also received some cut glass, and a beautiful bouquet.

Those present were: Mr. and Mrs. George Gordon, Mr. and Mrs. Alex Beat and family of Methuen, Mrs. George Brown, Mr. and Mrs. Alex Rennie, Mrs. Joseph Keith, George Keith, Murdoch Wallace, Robert Fox, David Wallace, James Keith, Edmund Smith, Alex Cairnie, James Gordon, Mrs. Lizzie Brown, Miss Anna Smith, Miss Helen Brown, Miss Margaret Keith, Miss Eliza Smith, Miss Margaret, Mary and Jean Gordon.

Wedding

THOMPSON—SMART

Alexina Smart of Red Spring road and William Thompson of North Andover were quietly married Wednesday evening at the home of Dr. F. A. Wilson, at half past six. The couple were attended by Miss Blanche Sharron and David Alexander.

After a short wedding trip the couple will reside at 40 Red Spring road.

Andover Hockey Club Given Fobs

The members of Andover hockey club savor wearing fobs as a souvenir of their winning the carnival championship held by the Lawrence Community Service several weeks ago. The members of the winning team are: Manager James Cole, Fred Cole, W. Dalton, Sullivan, W. Sellers, Charles Dalton and Partridge.

What Marks the Ordinary Person from the Distinctive?

In conversation one is given to general sweeping statements; the other to the finer details and distinctions. That is why we enrich our work with detailed perfection.

HAVE OUR MOTOR CALL

Plating Robes Garments Gowns
Robes Gloves Furs

WEST PARISH

Robert and Roger Lewis are on the honor roll at Essex Aggie.

Rufus Carter is at the Carter homestead on High Plain road, for a few days.

Don't forget the Colonial supper planned for April 26. Both hostesses and guests are to appear in costume.

Raymah Wright, who is a student at Wheaton College, is spending a ten-day recess at her new home on Shawshen road.

There will be a stereopticon lecture at the West Church vestry on Sunday evening. The subject will be, "Under Ceylon Palms."

Announcements have been received of the marriage of John Rasmussen and Emma Dahl of Lowell street, at Lynn on Sunday, March 23.

The Traveling Basket has again appeared. When it knocks at your door, speed it on its way as it has many more to visit ere its labors cease.

Mrs. Paul Ward of Lowell street, is visiting her sister in Montpelier, Vermont, and before returning will visit her parents in Richmond, Vermont.

Fred Snow and family have moved from the Shaw homestead on Blanchard street, to a house near the Tewksbury line on Lowell street. The new owners of the Shaw place are moving in.

The Lafaf club are presenting the play, "Suppressed Desires," at Grange hall this evening. Home-made candy and fancy articles made by club members will be on sale. Dancing will follow the play.

Grange meeting was well attended on Tuesday evening. The entertainment was pure fun and all present enjoyed it much. The box party netted a goodly sum toward the new electric system planned for the hall.

The R. P. C. Girls' club met with Lena Davis on Monday evening. Those present were the Misses Helen Lewis, Frances Terwilliger, Abbie Lewis, Lena Davis, Helen Johnson, May Noyes, and Mildred Hicks. The girls have just received a box of Schrafft's chocolate which they are selling to help to get funds for the work they are planning to do in the near future. A dance will be given in May at Grange hall.

Program Arranged for Pomona Grange

Pomona Grange will meet at Newburyport on April 3. Newburyport will entertain. The program will be:

Events worth noting.
Address, "The Value of an Acre of Ground," Miss Daisy D. Williamson, University of New Hampshire.
Community singing.
Address, Dr. Payson Smith, Massachusetts Commissioner of Education.

Advised Letters

March 22, 1924
Miss Annie Riley (4) Emo Sator
Dr. J. P. Cleary
JOHN C. ANGUS, Postmaster

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IN THE NEW AUTOMOBILE DISTRICT

BALLARDVALE

UNION CONGREGATIONAL

Rev. A. H. Fuller, Pastor

10.30. Worship with sermon by the pastor. Sunday School to follow.

6.15. Christian Endeavor.

7.30 Wednesday. Prayer meeting.

METHODIST EPISCOPAL

Rev. Clifford W. Reynolds, Pastor

10.30. Worship with sermon by the pastor. Sunday School to follow.

7.00. Union service.

7.30 Wednesday. Prayer meeting.

George Brown has been on a business trip to Vermont.

A son was born Saturday to Mr. and Mrs. Robert Miller at their home on Oak street.

Mr. and Mrs. Walter Troutman and child were guests Sunday of relatives in town.

Month's mind requiem mass for the late Mrs. Patrick Conway was offered Monday morning.

Mr. and Mrs. Burr Anderson and son, John, were guests Sunday of Mrs. Jane Wood, Center street.

The Ladies' Aid society will hold a social in the vestry this evening, for members and their families.

Miss Alice Loomer of Wheaton college, Norton, is spending a few days at her home on Andover street.

Mrs. Laura Ball and daughter spent Saturday with Mr. and Mrs. Joseph Russell and Mrs. Delia Teague.

Miss Anna Kyle and Miss Rita Kyle of Andover were recent guests of Mrs. T. Haggerty, Center street.

Mr. and Mrs. James Kyle of Waltham were guests Sunday of Mr. and Mrs. T. Haggerty, Center street.

Mr. and Mrs. Foster Matthews of Andover street will shortly move to Littleton where they will make their home.

The Ladies' Aid met on Wednesday afternoon with Mrs. B. F. Stafford at her home on Tewksbury street.

Miss Gertrude Clark of Framingham Normal school spent the week-end at her home on Tewksbury street.

Mr. and Mrs. A. F. Ryder of Andover street have returned after spending several weeks in St. Petersburg, Florida.

Miss Abbie Green and Isaac Murley of Andover were guests Sunday of Mr. and Mrs. Walter Beck, Center street.

Mr. and Mrs. Everett Ireland and family of Somerville, were the guests Sunday, of Mr. and Mrs. William Clemons, Andover street.

Preparations for the Easter concert have commenced at the Methodist church. The committee in charge of the concert consists of Mrs. Clifford W. Reynolds, Mrs. J. L. White and Miss Anna Wells.

The regular session of Ballardvale lodge was held last Monday evening in Good Templar hall with Chief Templar Mrs. Frances Benson in the chair. Plans were made for the district lodge fair which will be held in Barker hall, Methuen, on April 26.

The weekly meeting of the Junior Helpers was held Monday afternoon, with a large attendance. The girls spent the afternoon making baskets for Easter. These will be filled with Easter eggs and given to the shut-ins in this community. The boys did some woodworking that will be used later. The next meeting will be held next Monday afternoon.

Willing Workers Bazaar and Entertainment

The Willing Workers of the Methodist church will hold a bazaar and entertainment in the Community rooms on Friday evening, March 28.

There will be home-cooked good, candy, aprons, a mystery table and various other attractions. The entertainment will consist of vocal and instrumental solos and a play entitled, "Rev. Mr. Brice, Bachelor."

The cast is as follows:

Susan Mrs. Claudia Hofmann
Flora Mrs. Anita Wells
Mia Mrs. Clifford W. Reynolds
Delia Mrs. Edith Moss
Clara Miss Lillian Crumton
Sara Sables Miss Florence Sanborn
Polly Prince

Epworth League Retains Banner

Monday evening fifteen members of the Epworth league of the Methodist church journeyed to the German church, Lawrence, where a meeting of the Merrimack Valley Circuit was held. By having this number present they were able to keep the banner which was presented to them at the last meeting for having the largest percentage of members present.

The following from the local league were present: Elwin Russell, John Russell, Mr. and Mrs. E. W. Brown, Rev. and Mrs. Clifford Reynolds, Carl Wells, Eleanor Ormsby, Nettie Rodenhizer, Prudence Brown, Mrs. George R. Moody, Edith Moss, Florence Sanborn, Anita Wells, Alfred Coffin.

The convention will be held April 19 and President Ralph Bate advocated each league to talk convention so that every member would be in attendance. Plans are also being made for the circuit meeting to be held May 30, at Hampton Beach.

Gives Excellent Report

Rev. George R. Moody of this town who is preaching at North Brookfield and at the Morgan Memorial, Boston, gave the following report at the fourth quarterly conference: Preached 14 morning sermons; 40 evening sermons; taught 44 sessions of Sunday school; made 99 calls, held 41 prayer meetings. At the Morgan Memorial he attended 141 noon prayer meetings; conducted 164 devotional services; attended 157 chapel services of which he conducted 35; cared for 716 visitors who came from all parts of the world to see the institution. Among these visitors were people from Japan, China, South America, Africa, Egypt, India, Asia, Paris, Australia, New Zealand, London, etc.

Father and Son Banquet

The Father and Son night held last Friday evening at the Methodist church, under the auspices of the Men's Brotherhood, was one of the most successful and enjoyable events yet held by the society. Supper was served at 7 o'clock to about fifty men and boys of the church. The menu consisted of cold sliced ham, baked beans, potato salad, rolls, relishes, coffee, ice cream and cake. The tables were attractively decorated in red,

white and blue crepe paper and colored crepe paper streamers were hung from the chandeliers to the corners of the room. At each table was placed a colored cap which was used as a favor.

The supper was served by the following committee: Mrs. J. W. Stark, Mrs. Sarah Sleath, Mrs. L. J. White, Mrs. Ben Nason, Mrs. George Brown, Mrs. Amanda Stevens and Mrs. Clifford W. Reynolds, assisted as waitresses. Prayer was offered by Rev. Clifford W. Reynolds. Grace was asked by Rev. Mr. Hodgson, a former pastor of the M. E. church who preached here thirty years ago.

Ensemble singing was enjoyed. A recitation was given by Elwin Russell and remarks were made by Edmond E. Hammond and Rev. Hodgson of Malden.

After the banquet and entertainment in the vestry, the company gathered in the church auditorium where Rev. Mr. Phillips of the Robinson church of Malden gave an interesting address on "What Time of Day Is It?"

Rev. Mr. Phillips said that some friends of his had told him it was midnight because the church is in the midst of disputes and in turmoil. Times are darker than they used to be. Mr. Phillips said that this was the scholarly view, not the sight of the man of vision.

He thought that it was about 4 o'clock in the morning and that people had not had breakfast but were just waking up.

The committee in charge of the affair was: J. W. Stark, Ben Nason, and George Brown. Those present at the banquet included: Rev. Clifford W. Reynolds, Ben Nason, Samuel Moody, E. W. Brown, Joseph Stanley, George Brown, Hadley Davidson, Rev. Mr. Phillips, Rev. Mr. Hodgson, Benjamin Summers, William Bancroft, J. L. White, Gordon Grant, Harry Nason, James Moss, Harry Murphy, Harry Wells, Harold Wells, Darwin Stark, Edmond Hammond, Mr. Rodenhizer, Carl Rodenhizer, Brenton Baker, Samuel Moody, Charles Nason, Walter Noble, Robert Baker, Elwin Russell, Carl Wells, Edith Hasty, Stillman Lawrence, Marshall Grant, Louis Nason, Joseph Lord, Irving Moss, Morris Stevens, Harold Baker.

The next day we started toward Peking much to our regret and the valley that we went through looked more like New England fall coloring than anything I have seen in China. I could almost imagine I was riding over some New Hampshire hills had it not been for the sound of that ungaily language used by our muleteers. We did seventy-five miles that day. The next evening I sprained my ankle so that the following day I was obliged to ride the mule for the full 65 miles. I can't say I got much enjoyment out of that day, but considered myself fortunate that I didn't do it earlier.

The tables were attractively arranged with pink and green decorations. The committee in charge was: chairman, Mrs. James Skee, Mrs. Frank M. Smith, Mrs. Edward Dunwoodie, Mrs. James Edgar, Mrs. Robert Hutchison, Mrs. Edward C. Emslie, Mrs. Donald D. Laurie, Mrs. Charles S. Buchan, Mrs. Carl E. Elander, Mrs. Frank S. Valentine, Miss Charlotte M. Hill, Mrs. Grace Lake, assisted by Donald D. Laurie, James Skee, and Misses Sadie MacLeish and Etta Brown.

Both the bride and groom are well known in this vicinity. Mr. Gillis had attended the local school. The best wishes of the people of this community are extended to the couple.

Cards have been received announcing the betrothal of Miss Barbara Hodgkins to John N. Williams. Miss Hodgkins is the daughter of Mr. and Mrs. Willis Hodgkins formerly of this town. They are now residing in Phoenix, Arizona.

Meets Essay Contest Held

The annual competition for the Means prize was held last Friday evening in Phillips chapel before a large audience of townspeople and students.

The judges awarded the prizes as follows: first, \$25 to Alan Lauchheimer of Far Rockaway, N. Y., whose essay was "Following the Crowd"; second, \$15 was awarded to John F. Robertson of North Tarrytown, N. Y., who spoke on "The Negro Problem"; and third prize was given to Edward W. Ames, Jr., of Annapolis, Md., whose theme was "The Open Mind."

The judges were Rev. Charles W. Henry, Judge Colver J. Stone and Augustine P. Thompson of this town.

Practice was held for the chorus singing to be given on Sunday evening, and a good sing followed in which all took part.

An interesting account of her trip to a Trappist Monastery as written from China in October, by Miss Lucy Abbott, daughter of Mr. and Mrs. James Abbott of Andover street, is given below.

I must try to give you some idea of the wonderful trip we had in the mountains. Our party consisted of five. Our equipment consisted of enough food for ten days, cot beds, bedding, oil stove, five gallon tin of kerosene, seven mules, three muleteers and a cook. Three mules carried our supplies, one was for the use of the cook exclusively, so there were three left for us to take turns riding as we felt like it. The first day it took us until noon to reach the station where our mules were waiting for us so we only did about thirty miles that afternoon and spent the night in rather a nice though small temple. The next morning we awoke to find a sand storm and high wind in progress and we had to spend considerable time getting our camp across a wide but shallow river, part of the way on flat boats and part on men's backs. That day we did fifty miles, but every other day we did sixty or over and our record was seventy-five. We spent our nights in what would seem to you most amazing places, deserted temples, Chinese inns and one night in the muleteer's home. This night there was a pig grunting around our heads! And in the morning there was a chicken roosting on Mrs. Taylor's feet!

We were a great curiosity to the Chinese, many of them never having seen foreigners before. One old lady looked at her four inch feet, then at mine, and asked me, "Do they hurt you?" I suppose she thought mine were so very big they must be swollen all out of shape. The morning after spraining my ankle, I was lying in bed eating my breakfast, and the man who came in to fix the fire asked me if he could bring his mother in to see me because she had never seen a foreigner. I told him yes, so his mother and four or five sisters came in to watch the queer animal eat. They felt of our clothes and asked us what they cost. So you see we were a liberal education to these people, as well as having a good time ourselves.

The fourth day we arrived at the temple at Wu Lai Shaw, the highest mountain in northern China, ten thousand feet high and snow covered. The next day the two men and I climbed to the top. There were moments when I thought I never would make it, but it was thrilling to reach the top and look out over snow covered peaks in the distance and out over the valley where the grain were being harvested in another. It took us about six hours to go up and three and one half to come down. And just perhaps I wasn't tired. The next day we went back over our old route about fifty miles and on in another direction for fifty miles. We had to take possession of his room to do our cooking in. After starting the cook getting our dinner I went out to see about putting up my bed. When I went back there were fully twenty-five Chinese in a space about six feet and our cook struggling as best he could in the midst of it. In my politest Chinese I invited them out, but as soon as I went they all filtered

in again. They were fascinated by our Primus oil stove.

We ate in a room where they had begun to store brush for winter fuel. The paper was all torn out of the windows so the crowd had a wonderful time watching us through the wooden bars. As we looked up the light shining on the whites of their eyes, set in their dark skin gave one the feeling of being shut in by a foreign population. At three a.m. the old priest woke us up pounding the wonderful tumbled old bell and then stumbled over the foot of our cots to get into the temple to chant his morning prayers to his mud idols. The moon and stars were very lovely, the hills seemed to shut in around us as though to protect us and with the bell and priest it seemed as though we must have waked up in an Arabian night setting.

The next night we arrived at the Trappist Monastery, the chief destination of the trip. The Trappists are a Catholic Order of Priests who always retire to a secluded corner of the globe to pray and live a life of silence. There is always one appointed as host to guests. We were most royally entertained by a French priest who spoke no English. It surely struck my sense of the ludicrous to be talking my poor Chinese to this scholarly Frenchman. No women are allowed to go inside the Compound, many priests not having seen a woman for years. It is quite amazing to see this grey brick compound with a gothic Cathedral in the center away off there in the wilderness at least three days travel from the nearest railroad station. They gave us most delicious food, lettuce we could eat, fruit and wine. One variety flavored with honey.

The next day we started toward Peking much to our regret and the valley that we went through looked more like New England fall coloring than anything I have seen in China. I could almost imagine I was riding over some New Hampshire hills had it not been for the sound of that ungaily language used by our muleteers. We did seventy-five miles that day. The next evening I sprained my ankle so that the following day I was obliged to ride the mule for the full 65 miles. I can't say I got much enjoyment out of that day, but considered myself fortunate that I didn't do it earlier.

The tables were attractively arranged with pink and green decorations. The committee in charge was: chairman, Mrs. James Skee, Mrs. Frank M. Smith, Mrs. Edward Dunwoodie, Mrs. James Edgar, Mrs. Robert Hutchison, Mrs. Edward C. Emslie, Mrs. Donald D. Laurie, Mrs. Charles S. Buchan, Mrs. Carl E. Elander, Mrs. Frank S. Valentine, Miss Charlotte M. Hill, Mrs. Grace Lake, assisted by Donald D. Laurie, James Skee, and Misses Sadie MacLeish and Etta Brown.

Both the bride and groom are well known in this vicinity. Mr. Gillis had attended the local school. The best wishes of the people of this community are extended to the couple.

Cards have been received announcing the betrothal of Miss Barbara Hodgkins to John N. Williams. Miss Hodgkins is the daughter of Mr. and Mrs. Willis Hodgkins formerly of this town. They are now residing in Phoenix, Arizona.

Meets Essay Contest Held

The annual competition for the Means prize was held last Friday evening in Phillips chapel before a large audience of townspeople and students.

The judges awarded the prizes as follows: first, \$25 to Alan Lauchheimer of Far Rockaway, N. Y., whose essay was "Following the Crowd"; second, \$15 was awarded to John F. Robertson of North Tarrytown, N. Y., who spoke on "The Negro Problem"; and third prize was given to Edward W. Ames, Jr., of Annapolis, Md., whose theme was "The Open Mind."

The judges were Rev. Charles W. Henry, Judge Colver J. Stone and Augustine P. Thompson of this town.

Practice was held for the chorus singing to be given on Sunday evening, and a good sing followed in which all took part.

An interesting account of her trip to a Trappist Monastery as written from China in October, by Miss Lucy Abbott, daughter of Mr. and Mrs. James Abbott of Andover street, is given below.

I must try to give you some idea of the wonderful trip we had in the mountains. Our party consisted of five. Our equipment consisted of enough food for ten days, cot beds, bedding, oil stove, five gallon tin of kerosene, seven mules, three muleteers and a cook. Three mules carried our supplies, one was for the use of the cook exclusively, so there were three left for us to take turns riding as we felt like it. The first day it took us until noon to reach the station where our mules were waiting for us so we only did about thirty miles that afternoon and spent the night in rather a nice though small temple. The next morning we awoke to find a sand storm and high wind in progress and we had to spend considerable time getting our camp across a wide but shallow river, part of the way on flat boats and part on men's backs. That day we did fifty miles, but every other day we did sixty or over and our record was seventy-five. We spent our nights in what would seem to you most amazing places, deserted temples, Chinese inns and one night in the muleteer's home. This night there was a pig grunting around our heads! And in the morning there was a chicken roosting on Mrs. Taylor's feet!

We were a great curiosity to the Chinese, many of them never having seen foreigners before. One old lady looked at her four inch feet, then at mine, and asked me, "Do they hurt you?" I suppose she thought mine were so very big they must be swollen all out of shape. The morning after spraining my ankle, I was lying in bed eating my breakfast, and the man who came in to fix the fire asked me if he could bring his mother in to see me because she had never seen a foreigner. I told him yes, so his mother and four or five sisters came in to watch the queer animal eat. They felt of our clothes and asked us what they cost. So you see we were a liberal education to these people, as well as having a good time ourselves.

The fourth day we arrived at the temple at Wu Lai Shaw, the highest mountain in northern China, ten thousand feet high and snow covered. The next day the two men and I climbed to the top. There were moments when I thought I never would make it, but it was thrilling to reach the top and look out over snow covered peaks in the distance and out over the valley where the grain were being harvested in another. It took us about six hours to go up and three and one half to come down. And just perhaps I wasn't tired. The next day we went back over our old route about fifty miles and on in another direction for fifty miles. We had to take possession of his room to do our cooking in. After starting the cook getting our dinner I went out to see about putting up my bed. When I went back there were fully twenty-five Chinese in a space about six feet and our cook struggling as best he could in the midst of it. In my politest Chinese I invited them out, but as soon as I went they all filtered

in again. They were fascinated by our Primus oil stove.

We ate in a room where they had begun to store brush for winter fuel. The paper was all torn out of the windows so the crowd had a wonderful time watching us through the wooden bars. As we looked up the light shining on the whites of their eyes, set in their dark skin gave one the feeling of being shut in by a foreign population. At three a.m. the old priest woke us up pounding the wonderful tumbled old bell and then stumbled over the foot of our cots to get into the temple to chant his morning prayers to his mud idols. The moon and stars were very lovely, the hills seemed to shut in around us as though to protect us and with the bell and priest it seemed as though we must have waked up in an Arabian night setting.

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Both the bride and

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Let an association begin to receive deposits, and the effect is like the first taste of human blood upon the wild beast. It forgets all other desires in the wild lust for more. Little by little, such an association of shareholders will be like the lion with a lioness. The lioness seems like a less attractive patron, for the management and old stockholders must accept him as a full partner, sharing equally in the profits, and having an equal voice in the management. The new depositor on the other hand, will have no voice in the management, and will be like the lioness with a lion's share of the profits. The more numerous the depositors, the more profit there is for the stockholders, for there remains a margin between the interest which the depositors receive and the income which comes from lending their funds. And the whole motive force of the business is the desire to have the funds in cooperation of all for each and each for all, comes the spirit of selfishness, and the purpose of

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HOLD ANNUAL MEETING

Dr. Alfred E. Stearns Addresses Shaw-
sheen Civic Association - Officers
Elected for Ensuing Year

A large number were in attendance Wednesday evening at the annual meeting of the Shawsheen Civic Association which was held at the Shawsheen restaurant. The meeting was opened with a few remarks from President Frank H. Hardy, who explained the purposes and aims of the organization and read the Constitution and By-laws for the benefit of new members who were present. Mr. Hardy brought out in his remarks that three flourishing organizations of the village had grown out of the Civic Association, the Shawsheen Boy Scouts, the Parent-Teacher Association and the Shawsheen Athletic Association.

Clarence W. Coolidge secretary-treasurer, read several reports and gave a brief resume of the association since its institution in 1922.

Election of officers for the ensuing year followed and the results were: President, Elmer B. Yale, vice president, Mrs. Charles A. Hardy; secretary-treasurer, James G. Hill; directors, Willard A. Currier, Mrs. G. H. Gerrish, Bernard A. Harig, Joseph H. Lyen, Paul M. Rice, Mrs. F. G. Sherman and Clarence Waugh.

Following the business, a fine program was carried out which was greatly enjoyed by all present. The Shawsheen Madrigal club, composed of men of Andover and Shawsheen, sang a group of songs and were extremely well received, having to answer many encores. This is a new organization, being formed in the early part of the winter by Arthur A. Ryder of Carlsbrook street. At the present time there are about thirty-three members and Dr. Carl F. Platteicher of Phillips Academy is the director. They sang the following songs: "My Bonnie Lass" by Thomas Morley, "Now Is the Month of May" by Thomas Morley, "Let Their Celestial Concerts" by Handel and "I'm Coming Home" by P. Langren.

The personnel of the club is as follows: First tenors, Fred E. Cheever, Arthur Clough, John H. Garden, John K. Hill, Fred W. McCollum, Clarence J. Simmons; second tenors, Thomas C. Edmonds, Ellis Freeman, Herbert B. Merrick, Frank W. Merrill, Francis W. Porter, Lawrence Roth, Francis E. Wilson; first basses, Norman Campbell, Michael J. Farnsey, Enos Lowe, Jr., Charles L. Lynn, George L. McCollum, Arthur A. Ryder, Clinton H. Stevens, Robert Williams; second basses, J. A. Arnold, Frank B. Bartlett, Frederick W. Blanchard, E. T. Brewster, William B. Corliss, Edmund B. Hill, Edward J. Pritchard, Myron K. Voorhees, Eugene M. Weeks, and James W. Williams.

Miss Amy L. Hanson of Boston, gave several readings. Miss Hanson's program consisted of humorous short stories which she told in a charming manner and which greatly delighted her audience. Her readings were: "Too Late for the Train," "A Hindu Legend," "The Music Lesson," "A Child Impersonation," "Betty at the Baseball Game" and "Mr. Murphy's Aeroplane Ride."

Dr. Alfred E. Stearns, principal of Phillips Academy, as speaker of the evening gave a very fine talk on "Opportunities for Service through the Development of Public Interest and Community Spirit." He stated that when the development of Shawsheen commenced there was much apprehension up on the hill, as he termed it, as to what effect the new section would have on the old Andover.

"It is our own fault," he said, "if it does not work out to our own advantage. In both parts of the town we have all the things which go to make up American life today and we can make it a tremendously interesting and inspiring place if we recognize our possibilities and do away with petty differences and work together for the common good." It is his idea that the town has great opportunities to make it a place that shall stand for something throughout the country, that shall be recognized as a unique thing and as a real true American democracy.

Dr. Stearns said that a community to be successful must first of all be law-abiding. He deplored the conditions existing throughout the country today as regards the illicit traffic of liquor. He labelled it as anarchy and if this country stoops to anarchy, he said, Russia will not even be comparable to it. This defiance of the law is undermining the economic life of the nation.

"While the town should set an example of Americanism it should first of all be a law-abiding community that we may be able to hold something before the country that will bring us prestige," said Dr. Stearns, closing his speech. The people in both parts of the town should make it a point to get together often, to learn to understand each other and to forget that differences exist. Each has something to give to the other, and in doing this we shall work toward our mutual advantage and benefit the community at large.

Recent Guests at Shawsheen Manor

During the past month there have been many visitors to the village from all over the country. Among those registered at the Shawsheen Manor are: John B. Smith, Boston; H. A. Linfield, New Bedford; A. H. Adriance, New York; E. J. Minor, Boston; E. Hanley, New York; E. J. Epton, Malden; M. H. Clark, New Bedford; H. A. Whitcomb, Fitchburg; Gay A. Barnes, Chicago; H. C. B. MacKinney, Providence; R. L. W. A. B. Sargent, Boston; Otis P. Wood, Plymouth; William F. Mehan, New York City; Mrs. F. H. Williamson, Brooklyn, N. Y.; H. D. Folinsbee, Jr., Boston; E. J. Fortin, Salem, N. Y.; G. M. Stockwell, Boston; E. S. Bliss, Worcester; Mr. and Mrs. E. Sperry, Hartford, Conn.; J. A. McDowell, New York City; Mrs. G. W. Sweeney, New York City; Mrs. N. R. Fueselle, New York City; Hugh Robertson, Hingham; Thomas Hope, Moosup, Conn.; Jean Walcott, Boston; Esther Rice Taylor, Boston; C. C. Fisher, Baltimore, Md.; C. C. Harris, Orange, N. J.; and D. M. Buck, Providence, R. I.

Sure Thing.

The faculty of Hollywood High is still looking for a certain young man whom they firmly believe may some day be president.

It happened in the auditorium, where one of the teachers was lecturing on California reptiles, regarding one of which he remarked, "This snake is said to strike with mathematical precision."

"Must be an adder," cried a voice from the back of the hall.—Los Angeles Times.

PERSONALS

Mrs. Robert Todd of Sutherland street, is detained at her home with a broken ankle.

Edward C. Williams of York street, is suffering from a broken wrist caused by a fall from a horse on Monday night.

Alfred Sims, a student at Cushing Academy, is spending the school recess at his home on Dumbarton street.

Ignatius MacNulty of York street, gave a lecture on Scotland last Friday night at the annual roll-call of Clan Johnston.

Roland Pomerleau of the engineering staff in the Post Office building has recently acquired a new racing speedster.

Hector Keith of Haverhill street, underwent an operation for appendicitis at the Lawrence General hospital last week.

Mr. and Mrs. George L. Gahn of William street, announce the birth of a daughter, born last week at the Stratton hospital. Mrs. Gahn was formerly Miss Helen Churchill.

Mrs. Walter Lamont of Lowell street, with her daughter, Miss Isabel Lamont, and Miss Dorothy Rice of Galesburg, Ill., who is a classmate of Miss Lamont's at Bradford Academy, are visiting New York, Washington and Atlantic City.

Shawsheen vs Abbot Worsted

The semi-final in the Massachusetts State Cup series will be played at the Walpole street grounds, Boston, tomorrow afternoon at 3 o'clock, between the teams of the Abbot Worsted Company and the Shawsheen Soccer club.

This game promises keen competition and the winners will meet the winner of the match between the Falcons of Holyoke and Team B of the Fore River company at Quincy.

The Shawsheen team enter the game confident of victory. Practice was held at Shawsheen Village this week and the men are in excellent condition after the several months' rest that has followed their fall season. A large attendance of soccer fans from Andover and Lawrence is expected and they should witness an exciting and hard-fought game.

Shawsheen Community Church

Rev. Wesley Wiggins of the Parker Street M. E. church at Lawrence, gave the sermon at the Shawsheen Community Church services held Sunday evening in Balmoral hall. Thomas Shapcott of Lawrence, sang, "In the Garden" by C. Austin Miles.

Rev. E. J. Denner, archdeacon of Boston, will be the speaker next Sunday evening, Mrs. A. J. Mayo of Shawsheen will be the soloist.

Albert N. Wade was appointed to the superintendency of the Sunday school until the return of Mr. Parks who is at present out of town.

At the meeting of the Sunday-school classes in the morning, Dr. Wakefield, medical missionary in Hong Kong, gave a very interesting talk to the children, regarding his work.

Matches Replayed

Monday evening at the Shawsheen alleys the girls' and men's teams representing the Wood and Shawsheen mills in the American Woolen championship replayed their matches because of a protest that had been entered regarding the matches played the week previous.

In the men's match the Wood took three points from Shawsheen, winning the total by six pins. Redpath of the Shawsheen team was high with a single of 132 and a total of 332.

In the girls' match Shawsheen took three from the Wood. M. Harrison of Shawsheen led with 271. Miss Koerner, also of Shawsheen, had a single of 103.

The scores:

MEN'S TEAM				
	Wood	Shawsheen		
Wilcox	89	90	106	285
Ross	77	88	89	254
Leques	100	115	102	319
Hegarty	95	122	106	324
Dowd	95	95	100	290
Totals	458	511	503	1472

SHAWSHEEN

Redpath	132	108	92	332
Anderson	100	88	100	289
Larrison	92	88	77	257
Mastell	116	95	93	304
Lamontagne	99	101	84	284
Totals	529	491	446	1466

GIRLS' TEAMS

	Wood	Shawsheen		
Girard	98	84	78	260
Wright	89	75	76	240
Dube	88	84	98	270
Vance	86	97	79	262
Saliba	75	92	86	253
Totals	436	432	417	1285

SHAWSHEEN

I. Harrison	88	83	86	257
Stuart	89	69	85	243
M. Harrison	100	79	92	271
Koerner	83	104	74	261
Easton	87	95	88	270
Totals	447	430	425	1302

Community League

Tuesday night in the Shawsheen Community league at the Shawsheen alleys Team 5 took three points from Team 6. Team 2 forfeited to Team 8. MacLellan of Team 8 was high with a single of 105 and a triple of 295.

The scores:

TEAM FIVE				
Davis	82	76	87	245
Fitzgerald	77	82	93	252
Lyon	79	83	92	254
Dumny	80	80	80	240
Totals	318	321	352	991

TEAM SIX

Shaw	76	84	72	232
Lawson	78	77	78	233
Osten	81	90	89	260
Johnson	79	87	81	247
Totals	314	338	320	972

TEAM EIGHT

MacLellan	92	87	105	295
Nelson	72	87	82	244
Porter	89	98	91	278
Dumny	80	80	80	240
Jowett	97	91	95	283
Totals	433	454	453	1340

TEAM TWO FORFEIT

SHAWSHEEN DRAMATICS

Group of Amateurs to Give "Three Wise Fools" with Novel and Attractive Stage Setting

The Shawsheen Dramatic Club, a group of amateurs composed of residents of Shawsheen Village and Andover, who have secured an enviable reputation in this vicinity for their finished performances, announce that they will present Austin Strong's comedy "Three Wise Fools" at the Andover Town hall on the evenings of April 22 and 23.

Rehearsals have been in progress for some time under the direction of John Coggeshall, whose experience on the professional stage make him a valuable addition to the club's membership.

Mr. Coggeshall states that he was fortunate in securing from among the members of the club just the types necessary for the various parts and that with such an enthusiastic cast a performance worthy of the club's reputation is certain to result.

Samuel Godfrey, director at the St. James theatre of Boston, conferred with Mr. Coggeshall and Frank H. Hardy, who is assisting in the production, in regard to the stage setting recently and a novel and most attractive idea for a set has resulted that promises to surpass anything of the nature attempted here before.

"Three Wise Fools" is one of the outstanding theatrical successes of recent seasons. The triumvirate of the title comprises a judge, a physician and a financier who share a home in Washington Square and live in a sort of methodical habit. Into the almost mechanical precision of their lives there comes a girl, the daughter of a woman they all three loved in earlier years. And from the very moment of her appearance changes miraculous to behold begin to take place in the abode of three wise fools.

"Three Wise Fools" is a play that you could invite almost any kind of a person to see, and rest perfectly assured that whatever his theatrical tastes, he would never for a moment be shocked on the one hand nor bored on the other. It has a number of things to recommend it—for instance, the significant facts that John Golden was its producer, Austin Strong its author, and 333 performances on Broadway its record.

"Three Wise Fools" blends in just the right proportions the elements of laughter and tears and suspense that go to make up a wholly satisfying entertainment.

Tickets for both performances are on sale by members of the cast, at the Balmoral Spa and Shawsheen Manor.

In and about Boston there are several flourishing amateur dramatic societies who by the character and excellence of their productions consistently attract large audiences and who have a large following gained, not through acquaintance or local interest, but by hard work and finished entertainments. It is safe to predict that a similar organization in this vicinity is certain of wide support and the Shawsheen Dramatic club may be assured of a hearty interest in their endeavor to present the right sort of amateur theatricals.

OUR TOWN MEETING

Some Reflections and Inferences

Nowhere on this planet are political ideas and sentiments so epitomized and published as in our New England town meeting. Here, as nowhere else, democracy is given a free hand and both its strength and its weakness are thrown upon the screen. These facts hold within their distinct advantages that in fairness should be duly appraised. In the first place, this open forum tends to stimulate and broaden interest in town matters. Since its decisions affect every voter, self-preservation and personal desire for betterment are spurred to action. In the second place, it relieves congested complaint by throwing its privileges open to all. Denial of privileges dams up complaint especially when the denied ones are taxed to supply others. But all dams are broken down in our town meeting. Here popular grievances are duly aired, community ideals and methods disclosed, relative values compared and both knowledge and ignorance of town affairs brought into focus. Here, as nowhere else, personal ambitions, long nurtured in silence, break into expression and pet schemes for personal aggrandizement become articulate—all these self-disclosures get themselves published in big type at our annual town meeting. In the third place it enlarges the circle of town acquaintance. It brings together once a year representatives from every section of the town whose deliberations and votes uncover their ideas, their wants and their method of procedure. No other town function draws together so representative a body of men and women nor so clearly publishes their inner life to the community. This enlarged acquaintance is so far a distinct asset to our community life. Finally, it promotes a tolerant spirit. Here a host of conflicting demands struggle for supremacy, hence opposition is inevitable. Progress, however, is possible only by compromise, but compromise is possible only by a spirit of tolerance. Whatever, therefore, breaks down an intolerant spirit in a community is also a distinct asset.

But while we concede all this and more, yet we are forced to admit that democracy, as it functions in the settlement of Andover's complex problems, is a flat failure. Its evils far outweigh its good; and if left unchecked it will be just as sure to plunge our town into disaster as would an unrestrained flood. No more striking proof of the evil of unrestrained democracy in the settlement of town problems exists than was given at our last town meeting. Here democracy ran riot. Safeguards of fact and reason and common sense were engulfed by its tidal wave. The combined wisdom of our finance committee as voiced in their recommendations was treated as so much combined folly and their self-sacrificing labors were thrown to the junk heap. Gathered into groups and pledged to fight for their pet schemes, the push of the crowd swept forward toward their goal as indifferent to consequences as a hurricane. Totally ignorant of the town's resources, absolutely indifferent to her present financial burden, utterly regardless of her future well-being and deaf to the warnings of facts and reason these groups went their objective and went to their homes jubilant, leaving upon the tax-payers of Andover the heaviest burden ever laid upon their shoulders.

Candor, however, obliges us to pay homage to their shrewdness. This was shown chiefly by unrolling before the voters a picture of deprivations suffered by some thirty-five school children in their district. By the culpable and gross neglect of our school committee or school superintendent these school children have been inadequately supplied with proper drinking water and this notwithstanding the most liberal appropriations year by year by the townspeople to meet the needs of all our children. Now this, our children's need, was seized upon and crowded

close home to the heart of the voters and stirred to the depth both their pity and indignation. Just this it was meant to do and for this reason was it put into the forefront of their appeal for \$20,000. But why was this deplorable need of thirty-five children not sooner made known to Andover people? Why was this lamentable condition held in reserve till town meeting and then stressed so forcibly as to wring pity from every voter? Why, unless it were to use this fact as a leverage for winning consent for a project which unsupported by such a leverage stood not a ghost of a chance of success? Had the actual need of these thirty-five children been known from the first, a quick remedy of relief would have been found, if not by those officers whose clear duty it was to prevent such need, then by some other more efficient agent. It could easily have been remedied instead of being allowed to drag itself along until our annual town meeting, there to be used as a bomb to scatter calm judgment and deliberate action. This is the third successful attempt of this nature during the last two years, hence we may look for this method of appeal in the future. No other method is comparable with it in befogging judgment and swaying popular action.

Under date of January 26, 1923, Mr. Converse, referring to the town's reckless extravagance said: "If the expenses of the Converse Rubber Shoe Company were increasing in any such ratio as this I would be absolutely certain that the company was headed for bankruptcy." I am sure the townspeople will bear me witness that the dominant spirit and trend of our last town meeting was diametrically opposed to the judgment of Andover's business men and had these men been present their combined protest would have turned the tide. Until the business men of Andover come to the rescue, we shall witness year by year the repetition of our last annual town meeting. Andover's debt will increase, her tax rate will continue to soar, and personal demands will sap the very foundation on which now rest our stability and our hope. For when Andover, whose net surplus income during the last three years has been over \$200,000, spends it all and \$50,000 in addition and meanwhile raises her tax rate \$3 per thousand she reveals a recklessness in town expenditures unprecedented in her entire history.

GEORGE B. FROST

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S. D. G. Club

The S. D. G. Sewing club met Wednesday afternoon at the home of Mrs. Harry M. Hill, Carlsbrook street. Part of the meeting was spent in doing fancy work which was followed by a social hour taking the form of an Easter party. The luncheon table was prettily decorated with Easter colors.

Those present were: Mrs. Clarence W. Coolidge, Mrs. Frederick W. Blanchard, Mrs. Arthur Ryder, Mrs. Luther Watson and Mrs. Harry M. Hill.

X. I. E. Meet

The X. I. E. Girl's club met with Miss Jean Thompson Monday evening at her home on Argyle street. After the usual business meeting, dancing and games were enjoyed and dainty refreshments were served by the hostess.

Those present were: Misses Evelyn Lawson, Constance and Dorothy Ramsey, Florence Wilbur, Doris and Irma Coolidge, Edith Bredbury, and Jean Thompson.

Boy Scouts Notes

The regular meeting of the Shawsheen Boy Scouts was held last Friday evening at the Boy's club. Several new members were admitted. Military drill was held; good-turn reports given and games played. Saturday the scouts hiked to Fish Pond, near Haggitt's Pond, a distance of fourteen miles. The hiking party left the village about 9.30 Saturday morning and on arriving at their destination, cooked their lunch over an open fire. Cooking and fire-lighting contests were held. The return was made about 5.30.

Alaska has an area of about 586,000 square miles, much larger than Texas, the largest state. It has a population of about 54,000, much less than three-quarters of that of Nevada, the least populated state.

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